

What's New(s)?

Personal note from Gina: Facing the Unknown

This might not look or sound like our previous MAKERS quarterly updates, but I wanted to take this opportunity to bring you up to date on the challenges and lessons of this very unusual season in my life. Next quarter we'll return to our normal format, with a wrap of the 2025 investment and economic landscape...

As many of you know, I lost my husband unexpectedly six weeks ago. As someone who plans for a living, I can tell you there were still plenty of things we didn't have in place, because like most people, we weren't planning for him to die the same week we became empty-nesters. I've spent the past few weeks learning a few things the hard way, and I want to encourage you not to wait to get these details organized. None of us expect to die anytime soon, but being "ready" brings peace of mind to you and to the people who love you.

Experts tell us that closing an estate typically requires around 500 hours, and that 1 in 3 people have their identity "stolen" after they pass away. Careful planning can greatly reduce both the time required and the possibility of your or your loved one's information falling into the wrong hands.

There are many online lists of documents to locate and organize. Those are critical and essential. *These ideas come from personal experience.*

Use this page as a place to jot down notes, check off what's done, and make a list of what to do before the end of the year sneaks up on you.

What happens to everything on your phone and computer?

Most of us live a large part of our lives online, but very few people stop to think about what happens to their digital world when they're gone. A digital legacy plan allows you to decide who can access or manage your online accounts, photos, emails, or files after your death.

These tools make it possible for someone you trust to retrieve important documents, close or memorialize social media pages, access photos or messages, and manage digital subscriptions or financial accounts without months of verification or confusion. Setting up a legacy contact takes only a few minutes and can spare your loved ones enormous stress later.

Platforms that currently offer this type of legacy or handoff feature include Apple, Google, Facebook, 1Password, and many more.

Check all accounts, holdings, and memberships for named beneficiaries

Every account you own that has money, investments, or something of value should have a named beneficiary. Go online or call and find out how to add or confirm them.

Examples include checking and savings accounts, investment accounts, all retirement plans, life insurance policies, pensions, annuities, HSAs, vehicles, mineral rights, 529 plans, UTMA, frequent flyer miles, gold or silver deposits, and real estate.

Make a list of everything you can think of and start investigating.

FALL/EARLY WINTER CALENDAR

- **October 24-26:** Día de los Muertos celebrations in San Antonio
- **October 31:** Halloween / All Hallows' Eve
- **November 11:** Veterans Day
- **November 26:** Thanksgiving

- **November 28:** San Antonio Holiday Parade and Lighting Ceremony
- **December 21:** Winter Solstice
- **December 25:** Christmas
- **December 31:** New Year's Eve

Passwords are meant to protect you from thieves, not loved ones

My husband changed his phone password a few days before he died. For years, it had always been the same, but a phone upgrade forced him to pick a new one. He mentioned it to me in passing. Did I pay attention? Did I write it down? No.

Eventually, I remembered, but until I did I was very distracted by this. And as the spouse left behind, having access has meant the world to me—to see the photos he took of our grandkids, log into his email to cancel subscriptions, and figure out which library books he had checked out so I could find them in the house and return them.

Your phone passcode should be easy for one trusted person to find so they can take care of practical things quickly. Keep the code in a secure place, and make sure that person knows where it is. Update it whenever you change your phone or passcode.

The goal is simple: Make access possible and convenient for the people who love you. Don't make it a scavenger hunt.

Decide if you should use it or lose it

Over time, many of us build up points, miles, and digital credits without realizing how much they're worth—or how quickly they can vanish when an account closes after death. Most of these programs do not allow beneficiaries or transfers, which means that balances often expire the moment an account is closed.

If you or your spouse have been saving airline miles, credit card points, or other rewards for later, it might be time to take a second look. Consider using them, sharing them, or cashing them out before they become inaccessible. Find out what will be transferable and what will not.

Common accounts where points or credits can be lost if left unused:

- Airline, cruise, or hotel points, miles, or refunded credits
- Credit card reward points
- Subscriptions, which can often be partially refunded on a pro-rated basis
- Starbucks or other online gift card balances and store loyalty programs
- App balances such as games, Uber, or delivery services
- Crypto or digital wallets without shared access

Your gift to the one(s) you love

The last step is to go over everything on this list with the person who will need to know the answers when you are gone. Taking a few hours to find the answers can save your loved ones weeks of confusion later and allow them to focus on grieving and celebrating you.

With gratitude

Thank you to everyone who has reached out with love and encouragement these past weeks. Your kindness has brought me strength and reminded me why the work I do matters so much.

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