

## September 27th, 2019

### Embrace Change

As summer turns to fall, we address preparing for financial changes. Be sure to "download" or "view" our awesome images below for an even better reading experience.



TENNESSEE VALLEY ASSET MANAGEMENT PARTNERS

Quote to Live By:

"What makes greatness is starting something that lives after you." -Ralph W. Sockman  
#LegacyPlanning

### Helping Care for Aging Parents

One of the biggest worries of those caring for an aging parent is how to pay for the care needed. There are many options available today to help your parents grow old gracefully, either in their own home or in a facility, and several ways to finance the care.

[Read More](#)



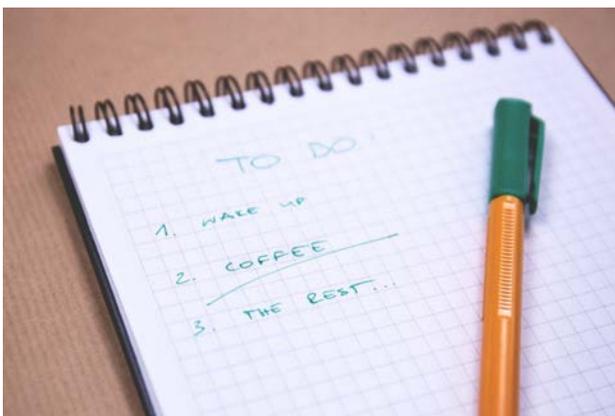
Thinking about long term care insurance for yourself but not sure what it covers or if it's worth it... [Here's a guide!](#)



## NEW: TVAMP VLOG

Six years ago, Josh's father passed away unexpectedly. "I can remember it like it was yesterday. It was around 8:30 PM when I received a frantic call..."

In this short video blog (AKA vlog), Josh Klinger, JD, AAMS®, explains how losing his dad was not only heartbreaking, but turned into even more of a nightmare when he realized his dad's estate plan was outdated. [Watch it here.](#)



### Estate Planning Checklist

Because you've worked hard to create a secure and comfortable lifestyle for your family and loved ones, you'll want to ensure that you have a sound financial plan that includes trust and estate planning.

[Read More](#)

### Our Favorite Articles We Read This Month

- Speaking of family and passing things down, here are [15 family traditions](#) we think are worth passing down! Executive Office Administrator, Lisa Wyrick, says "To me, leaving a legacy means leaving behind more than just money."
- You can always count on Scott Fisher, CFP® for an interesting tidbit: Did you know, on average, **consumers buy 60% more clothing today than they did 15 years ago** *but keep the items half as long*. Nearly 60% of the more than 100 billion garments produced annually end up in incinerators or landfills! Younger generations are avoiding "fast" fashion [and THRIFT shopping is becoming mainstream!](#)

## REMINDER!

IRA owners 70.5 or older, make plans to take your Required Minimum Distribution

(RMD) before December 31st, 2019 to avoid IRS penalty tax!  
Contact us to set up automatic deductions.



## Market Update

"The recent rally in yields was historically strong, so we expected fixed income markets to recalibrate," said LPL Financial Chief Investment Strategist John Lynch.

[Read More](#)

Email or call us today if you need to schedule a financial review meeting.  
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### TVAMP Events & Important Dates

- October 1st FAFSA 2019 - 2020 opens! [File early for the best chance](#) of getting financial aid for your student!
- October 7th kicks off "Get Organized Week!" We're not doubting your spring cleaning efforts... *But just in case* you need a new reason to attack your piles OR if you've let some things get out of order since then... Revisit these [notes from our breakfast workshop](#) with Monika Miller where we learned about the revolutionary, yet simple, tidying method called the KonMari Method.
- October 24th Save the Date: Fall Neyland Stadium Tour! (e-mails will go out next week! Be sure to reserve your spot quickly!)
- October 30th Happy Halloween!
- December 13th Save the Date: 2nd Annual Night of Christmas Cheer!

Thanks for reading! We'll be back in your inbox at the end of next month to share all about investing! In the meantime, we invite you to follow us on social media!

Did you catch our summer newsletter? [View it here.](#)

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