TVAMP
Tennessee Valley Asset Management Partners

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Our mission is to help build, manage, and preserve the wealth of our clients, and ***enhance their quality of life.*** ***We strive to help you Live Invested***.


# LiveInvested

## *Spring Newsletter*

***April - June 2019***

**In this quarterly publication, we'll share helpful advice, inspiring stories, and resources you can put to use in your everyday life.**

## Inside This Issue:





**Featured Article**

*How to Prepare and What to Expect*

# Your First Financial Planning Meeting

*If you have questions or are ready to set up a financial planning meeting, call us at (865) 226-9982 or send an email to connect@tvamp.com*

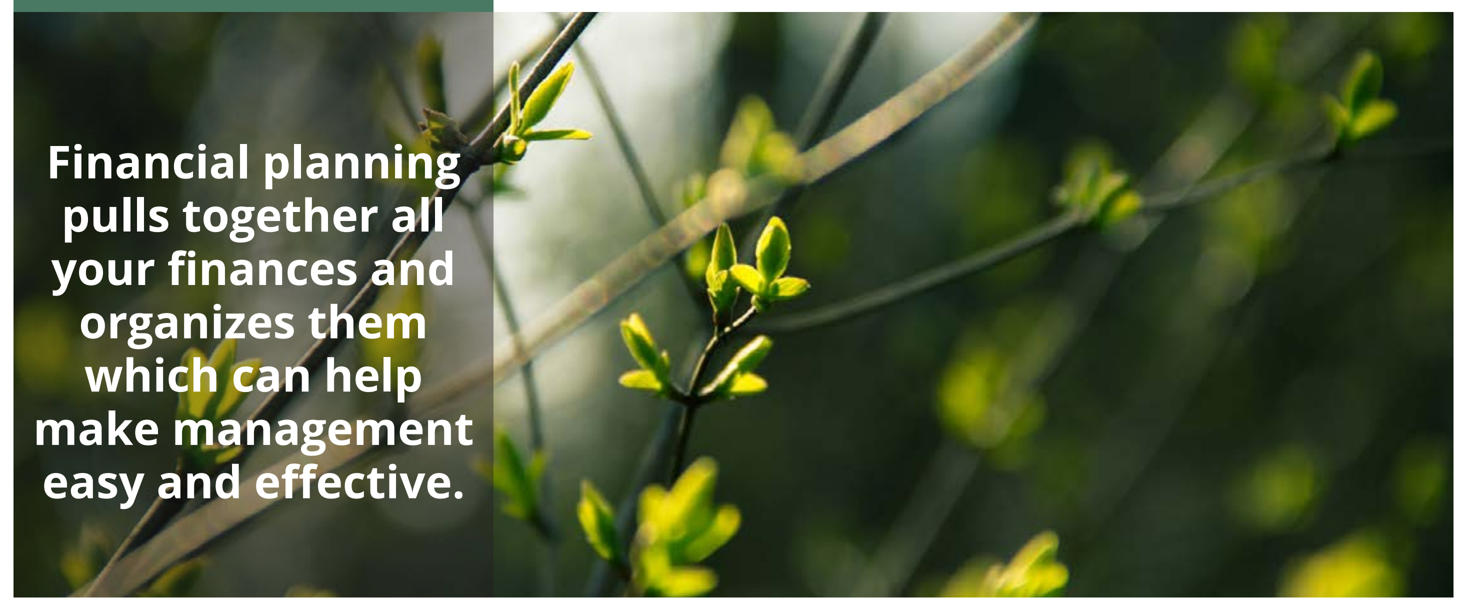
**Working with TVAMP can help you spend less time wondering if you're headed in the right direction with your investments or your finances in general.**

The goal of our first meeting is to answer these two questions:

- *Where are you now?*
- *Where do you want to be?*

We understand it can be difficult to know where to start when defining these two things. When you come prepared to our meeting helps us make your financial picture become clearer. We will help you focus and not be distracted by life as we determine your expectations for risk and reward. We will help you push through the noise and get to the truth about what you really want.

First, we will send you a Confidential Questionnaire to fill out and send back to us before our scheduled meeting. The more specific you can be with us the better! We've put together a list of documents and statements that are important when defining your current financial situation. We've also included a few questions we may ask to determine where you want to be in the future.



**Financial planning pulls together all your finances and organizes them which can help make management easy and effective.**

**Please bring the following documents:**
(You don't have to show them to us, but you will want to have them in hand).

**Recent financial statements:**
- 401(k) or other employer-sponsored retirement plan statements
- IRA Statements
- Bank account and CD statements
- Brokerage account statements
- Trust account statements
- Insurance policies

**Recent income and identity documents:**
- Current salary information
- Most recent tax return
- Most recent Social Security statement (if available)
- Birth dates, addresses, Social Security numbers and photo IDs (for you, your spouse, and your beneficiaries if applicable.)

**A list of your average monthly expenses:**
- Mortgage or rent
- Credit card payments
- Other loan payments (student, home or equity loans)

Also, be prepared to talk about any wills and trusts (that is, the extent of any estate planning and the date the will or trust was created.)

**Things we may ask:**
- What are your financial and lifestyle goals both short term and long term (vacation, buying a house, saving for college, planning to retire)
- How soon do you hope to achieve these goals?
- What income do you think you will need in retirement?
- What questions or concerns do you have about investing or using our services?

**What happens as a result of this meeting?**
- Your TVAMP advisor and you will have a clear picture of your financial situation, your tolerance for risk, and what you hope to achieve.
- After choosing to engage our services, you'll receive a simple, personalized Financial Roadmap document showing where you are *now* and where you aim to be in the *future.*
- The cost can be built into your investment management fee (AKA Comprehensive Wealth Management), or for Financial Planning only, a retainer, or a one-time fee.

*Keep in mind: The costs of our services may be smaller when compared to the opportunity cost of not managing your money for the long-term.*

## Our Corner of the World *Letter From TVAMP*

Hello spring and goodbye tax season! It's officially time to go "Marie Kondo" on your house... cleaning, tidying up, and de-cluttering, only holding on to what "sparks joy." While you're in the cleaning mood, we urge you to review your family's financial plan, including **Life and Disability Insurance.** Why? Along with a complete financial plan, proper insurance coverage is a crucial piece of your family's financial well-being. Premiums could be more affordable than you think.

Studies prove that organizing things and information can be an effective way to alleviate anxiety. Similarly, we can help you reduce the stress that being unprepared and disorganized causes. Ready to stop wondering if you can own a second property or if your family is prepared in the event of a financial emergency? Marie Kondo, the Japanese organizing consultant, reminds us that when it comes to financial planning, "If you procrastinate, [you might] never get around to it."

Speaking of "sparking joy," we'll be entering the hot, busy months of summer here in East Tennessee before we know it. There's so much fun to be had, whether it's hiking in the mountains, cruising on the lake, or grilling with friends in your own backyard. Why not use the spring season to get your financial affairs in order so you can exit the spring months feeling prepared, organized, and confident.

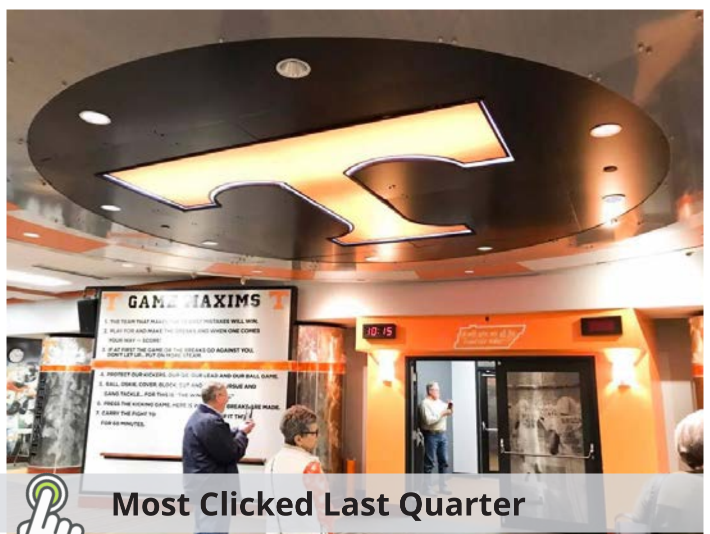
Please call or email us to discuss your financial plan, life, and disability insurance needs.

## Team Spotlight

**Meet Jeff Foster, CFP®**

Jeff's favorite place to be is anywhere with his family: dinners at home, gymnastics meets, boating on Lake Loudon, UT sporting events or vacationing. He crossfits daily, practices Krav Maga and is an active Rotarian. Jeff is an avid list maker (ever heard of the Bullet Journal method?). He says, "With big picture goals in mind, you can more easily make small decisions."

Jeff Foster has been helping clients carefully plan for the future for 19 years. He uses his experience to help clients avoid common pitfalls when it comes to investing and spending money wisely. **You can learn more about our team at tvamp.net/team**



### Most Clicked Last Quarter

By far the most "clicked on" and "liked" post from the past few months was the photos from our March Breakfast With Us: Neyland Stadium Tour. We toured the West Club Level, Peyton Manning Locker Room, Lauricella Center, the Wolf-Kaplan Center and the Stokely Media Center! Jeff Foster, CFP® was the host of the month. Our "Breakfast With Us" topics/field trips are always educational and interesting. They're inspired by our motto "Live Invested." These events are for our clients, their friends, and family.

Like us on Facebook: www.facebook.com/tnvalley

## Life Insurance Definitions

"Deadline after deadline, goal after goal, time races by. Because our experience of time is so relative, it's easy to forget that it's a finite resource. Before we know it, we're out of time" - Ryder Carroll from *The Bullet Journal Method*

**Face Value:** The original death benefit amount.

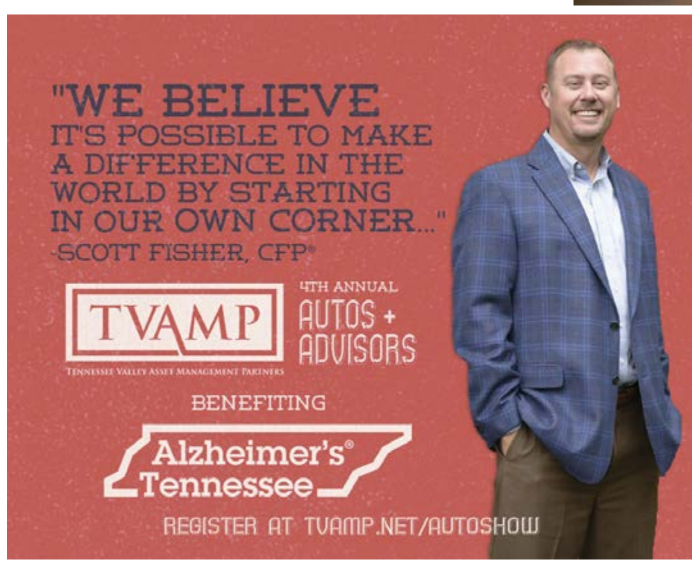
**Convertibility:** Option to convert from one type of policy (term) to another (whole life), usually without a physical examination.

**Cash Value:** The savings portion of a policy that can be borrowed against or cashed in.

**Premiums:** Monthly, quarterly, or yearly payments required to maintain coverage.

**Beneficiary:** The individual(s) or entity (e.g. trust) that is designated as a benefit recipient.

**Paid Up:** A policy requiring no further premium payments due to prepayment or earnings.




By hosting and participating in charity events and donating to various causes each year, we strive to touch many lives. In this year's car show, we'll be incorporating many of the same elements as previous years and adding in some new ones, as well. Whether you're a "car person" or not, Autos & Advisors has proven to be fun for everyone. Not to mention, all donations benefit Alzheimer's Tennessee! We hope to see you on May 4th!



## Events, Important Dates, & Holidays

**TVAMP Events**

May 4th: 4th Annual Autos & Advisors

May 23rd: Ladies Night at A+R Workshop*

May 30th: Breakfast With Us - Marie Kondo mini workshop

June 13th: Ladies Night at A+R Workshop*

June 21st: Client Appreciation Smokies Baseball Game

*Due to popularity we're doing two this year! Pick a night that is good for you and your gal pals!

**Market Holidays & Office Closures**

April 19th: Good Friday

April 21st: Easter

May 12th: Mother's Day

May 27th: Memorial Day

June 16th: Father's Day

**Important Financial Dates**

May 15th: Non-profit returns due

June 30th: FAFSA 2018 -2019 closes

**Keep up with all this and more at tvamp.net/events**

**Breakfast With Us** series continues! See website or social media for monthly topic announcements. Social Security Workshops coming this summer and fall!

## Shoot For the Moon *By Wealth Advisor Burt Peake, Jr.*

**It always thrilled me as child,** in the early stages of the space program, **when NASA had a launch and we got to watch it** on TV at school. Later, it was even more exciting as we shot spacecraft to the very same moon that beamed its glow into my bedroom window on winter nights when there were no leaves on the big trees in the back yard to block the light. I was always amazed that *we could aim a rocket at the moon and hit it!* I later read somewhere that if the aim was just a mere one degree off, that rocket would miss the moon by 4,170 miles! **Now, back to Earth.** As that same young boy, I remember my family taking a trip in the Ford station wagon from Asheville, NC to Des Moines, Iowa to visit relatives before our interstate highway system or GPS. My Dad would spread out the maps before we left and plot a course. Mom would hold the map on her lap while he drove and make sure we stayed on course for our destination. We sometimes got off course (never "lost" according to Dad). We'd stop and ask for directions (at Mom's insistence) to get back on course. **All this reminds me a lot of the job we do at TVAMP.** We help individuals create a road map (a financial plan) to launch them in the direction of their destination (their financial goals). By having the correct aim, monitoring it, making the necessary adjustments along the way, we improve the chances of hitting our target. We believe we make a difference in helping them Live Invested.
Let us help you plan your financial journey. It's never too soon to start.

**You can find Burt's full blog at tvamp.net/blog**