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OUR MISSION

To enable our clients to pursue their dreams through excellence in investment management, world-class financial planning, and compassionate engagement.



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Advisory services offered through ACT Advisors, LLC a Registered Investment Advisor.

Happy Thanksgiving

This Thanksgiving we're grateful for the good people in our lives, the ones that we love, the places we've been, and the memories we've made along the way.

May the good things of life be yours in abundance, not only at Thanksgiving but throughout the coming year.

From our families to yours — ACT Advisors



The English Family



The Latta Family



The Lambert Family



The Johnson Family

Essential Documents For Your Young Adult

Critical documents that protect your right to help your child in the event of an emergency.



When your child reaches the long-awaited age of 18, he or she becomes a legal adult, and this has some important consequences. Many parents assume that the role of decision maker, especially in emergency situations, will continue as your young adult goes off to college, travels the world, or enters the workforce. But, even though your child may still depend on you for financial and emotional support, legally, your role has changed. Being a parent does not automatically grant you the right to access your child's health care and financial information once they turn 18.

While in some states parents will be allowed to make medical and financial decisions on behalf of an unmarried child over 18 without official papers, this is not guaranteed. With a little planning, there are steps you and your young adult can take to name you as his or her "agent" to handle matters in cases of emergency.

If you have a young adult, you may want to consider speaking with your estate planning attorney about what documents are best suited for your family's situation. We've listed two common documents below.

Health Care Power of Attorney (POA) with HIPAA Authorization

Medical professionals may require a release signed by your young adult before sharing health care information with you to abide by privacy laws established by the Health Insurance Portability and Accountability Act of 1996 (HIPAA). A Health Care POA with HIPAA authorization appointing you as your child's agent would allow you to make medical decisions on your child's behalf if he or she became incapacitated. Additionally, if your young adult is at college, the school may have a release form that should also be completed.

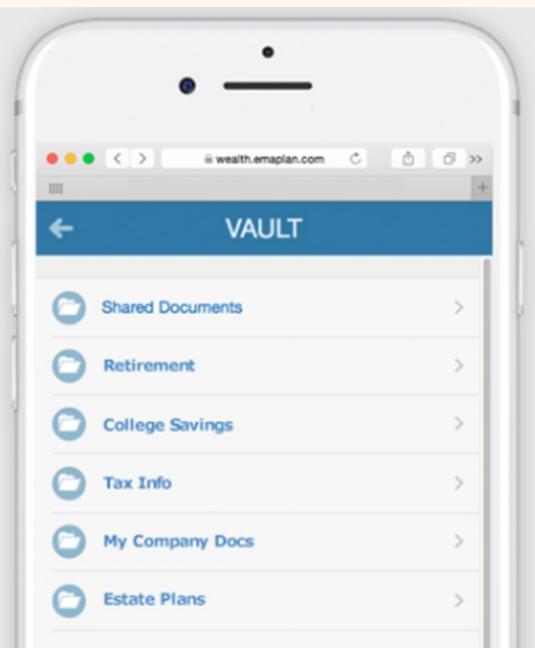
Financial Power of Attorney

Your young adult may benefit from you having a financial durable power of attorney—which can be limited or broad in scope, depending on what works best for your family. For instance, if your child is traveling abroad, you may want to consider broader rights. Each of your financial institutions may have an additional form that they prefer you use.

Once you do get forms signed, it's a good idea to scan and save them electronically so they are readily available on a computer or smart phone. You should also keep the original forms in a secure location for safe keeping.

The information provided here is for educational purposes only and isn't intended to be construed as legal advice. We recommend you consult a professional about your individual situation.

Safeguarding Your Important Documents in the Vault



Ideally, you should have your important documents already gathered and stored in a safe place. You might also consider making electronic copies and uploading them to a secure cloud storage service, like ACT Advisor's Vault.

The Vault acts like your online filing cabinet where you can securely store all of your important documents—everything from legal documents, wills, tax returns, audio files, and more. This will give you complete 24/7 access to all of the files in the Vault through any internet connected device. You can also share any documents you choose with your advisor, family, or other professionals like your CPA.

Give yourself piece of mind knowing that all of your important documents are securely stored in one place. With the Vault, you don't have to sift through messy paper files or run the risk of accidentally throwing away an item you meant to keep.

Being organized is one of the best gifts you can give your family members in case something happens to you. By having your important documents in one place, you will make it easy for your family to settle your affairs in the event of an unforeseen circumstance.

If you're interested in the Vault, please let your financial advisor know.

Have You Taken Your Required Minimum Distribution?

The end of 2017 is quickly approaching! If you are over 70.5 years old or are the owner of an inherited IRA, you are required to take a minimum distribution before December 31, 2017. There are stiff penalties (50% of the distribution) for not taking your distribution before the deadline.

If you haven't yet taken your distribution, please contact our office and let us know how you would like to receive the funds. You can choose to have a check sent to your address of record, have the funds deposited directly into your checking account, or have cash or shares transferred into a non-retirement account. Lastly, you can choose to make a contribution directly to your favorite charity.



Noteworthy Non-Profit: FAVOR Greenville



FAVOR: Faces and Voices of Recovery Greenville provides free programs and services that help people in Upstate South Carolina achieve and sustain recovery.

Every day in our communities, more than 40,000 people wake up to face another day that is controlled by their drinking or drug use. They or their families ask: "Where do I turn for help? How do I take the first step? What is the solution?" FAVOR Greenville provides an innovative response to the suffering caused by addiction for over 17,000 individuals and 7,500 families in need of support related to substance abuse disorders.

FAVOR Greenville celebrates multiple pathways to recovery. They offer a number of creative and no-cost programs and services, some of which are listed below.

Operation Rescue: A 24 hour free confidential hotline (864) 430-1802

Prescription for Recovery: An on-site emergency room response to overdose survivors, making Greenville one of the select few sites nationwide for this type of dynamic integration.

Recovery Coaches: Since July 1, 2013 FAVOR has provided over 40,000 hours of recovery coaching. Trained recovery coaches are the heart of FAVOR Greenville—they have walked the walk and talked the talk. Trained recovery coaches are interested in promoting recovery by removing barriers and obstacles to recovery and serving as a personal guide and mentor for people seeking or already in early recovery. Coaches are volunteers who receive an initial 40 hours of training, plus on-going supervision and continuing education.

Family Recovery Meetings: Addiction affects the whole family. Often the best chance for an addicted person to get better is for his or her family to get better. FAVOR has weekly group meetings that provide both the information and guidance that family members need to deal with the immediate crises of addiction, but also the on-going support they need to make the necessary and often painful choices that family recovery requires. Group members reach out in empathy to newcomers, who are facing the fresh, private grief of addiction, and accompany them on their healing journey to recovery.



ACT Advisors client Mary Harris Edwards, CFRE, is Development Director at FAVOR. If you are interested in donating to FAVOR or learning more about their programs, you can contact her at (864) 385-7753 or at maryharris@favorgreenville.org. You can also give online at www.favorgreenville.org.

FAVOR Greenville is a non-profit 501(c)3 organization governed by a volunteer board of directors and all donations are tax deductible to the extent allowed by law.

The Great American Eclipse Photo Contest

We hope that you took the time this past summer to watch the Great American Eclipse. Thank you to everyone who participated in the eclipse photo contest. Congratulations to the winners, Joe and Sue, who attended an eclipse party in Rio Grande, Puerto Rico. They shared their eclipse glasses with everyone at the party—friends and strangers alike. Joe and Sue turned an already remarkable event into an even more remarkable trip!

