



September 2017

We help you plan for so much in your life -- from your savings and spending, to how you'll pay for higher education, to your retirement lifestyle, to the legacy you'll leave.



ANDREWS LUCIA
WEALTH MANAGEMENT LLC

We understand, however, that there's no such thing as planning for every eventuality that comes your way. We've seen this firsthand over the past few weeks as the ravages of hurricanes and wildfires significantly and suddenly altered people's lives in places such as Houston, up and down Florida, and the Northwest.

And though it didn't come close to carrying the same significance of a natural disaster, millions of U.S. consumers were caught off-guard with the news that their personal information may have been compromised as a result of the Equifax data breach. Even people who had taken careful measures to protect their identity were affected.

While it's obviously difficult to plan for things you can't predict, this month's InFocus looks at steps and processes you can put in place to better safeguard against unexpected risks.

PUT TOGETHER A 4-STEP DISASTER PLAN

Ready.gov, the official website of the Department of Homeland Security, says the first step to getting prepared for a potential disaster is to know the most significant threats to your region. In [this article](#), the DHS shares questions to ask and considerations to take into account when putting together your 4-step disaster plan:

- **Step 1:** Discuss key questions with your household
- **Step 2:** Consider specific needs in your household
- **Step 3:** Fill out an emergency plan
- **Step 4:** Practice the plan

Ready.gov also offers a toolbox of shareable resources to help the planning process for those with children and pets and how-to guides for protecting important documents and putting together clear communication plans.



DON'T FORGET YOUR FINANCIAL EMERGENCY KIT

The Financial Industry Regulatory Authority says that part of any overall disaster plan should be a financial kit, one that should be readily accessible and always kept stocked. FINRA shares the essential items that should be included in your financial kit -- from cash to key contacts to important financial records.

> [Read the essentials for your kit and tips for each](#)

PROTECT YOUR FINANCES FOLLOWING A DATA BREACH

In early September, Equifax, a major credit reporting bureau, announced that it had discovered a data breach in July that affected more than 140 million U.S. consumers. **Tim Maurer**, director of personal finance for the BAM ALLIANCE, went on PBS' Nightly Business Report to [discuss steps you can take](#) in the event that your private information is compromised. Some of Maurer's top tips: change your passwords and PINs and monitor your credit report and statements.

> *Related: The Best Identity Protection Programs:*
[Top Ten Reviews](#) | [Reviews.com](#) | [A Secure Life](#)

GUARD AGAINST UNEXPECTED DOWNTURNS

As your advisor, we're most familiar with providing guidance when it comes to something else that can behave unexpectedly: the markets. We have worked to put an investment plan in place for you that is built for the long haul and can help protect you from unexpected volatility. That could come in the form of rebalancing back to your target allocations when markets are high, seeking tax-loss-harvesting opportunities when they are low, or analyzing your risk tolerance if you find yourself worrying too much about their next move.

We're here to have conversations with you about any aspect of planning, be it expected or not.

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