



RF's Newsletter - January 2016

If you're receiving this newsletter, it is because we're either friends, you've shown interest in what I offer, or you're already a client of Rempp Financial. I know you probably already receive several newsletters, so I'm going to try my best to bring value while at the same time keeping the content light and entertaining. Links in the different sections will provide additional content for those interested in learning more.

Bringing Positive Change



Cash Flow Planning

You make a lot of money, but don't know where it's going?

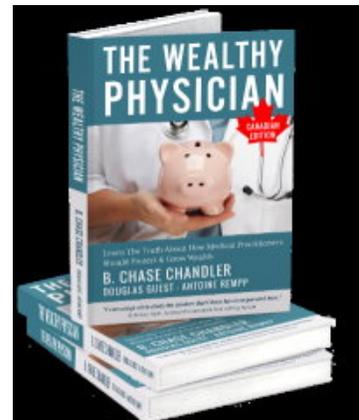
Take Control



Start Your Own Bank

Banks make money. Lots of it. Learn how you can create yours.

Create Your Bank



Medical Professional

Find out how to safely grow and protect your wealth.

Get the Book

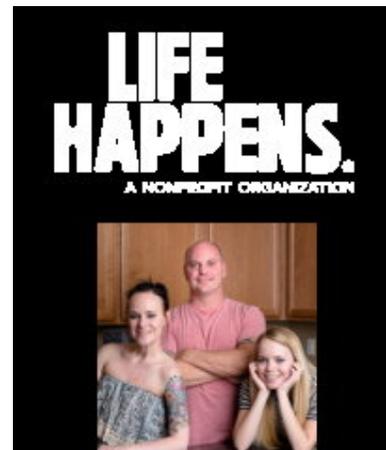
What's happening at the Rempps?



Quick highlight of last month for the Rempp's. In November, after six years living in Fort McMurray (FMM), we relocated to Spruce Grove to move closer to the grand-parents. We therefore spent Christmas and New Years in Spruce Grove, and while we miss our friends from FMM, we had a good time! Our second daughter Angel also turned 1 on December 27th. We're so blessed to have two wonderful and healthy young girls, Jade is already half way to her third birthday, time flies!

Because Life Happens

Every month, I will post a video to help you realize the importance of insurance, be it life, disability or critical illness. LifeHappens.org is a nonprofit organization dedicated to showing people why they need to take personal financial responsibility. This month's video hits pretty close to home, as my wife and I have two young girls, just like Jason and Nicole have in the clip. When tragedy hits, having financial security makes a huge difference in the grieving process.



Giving Back to the Community

For those of you who don't know already, my wife Amy is a wildlife artist. Her art is a great outlet for us to help and share our success with the community. We continually donate to charities, as



we believe it is important to give back. The featured painting this month is called "Secret Guardian", it is inspired by her dad who passed away in 2004. This painting is one of three that have a very special connection to his passing. You can see more of Amy's work at amykeller.com.

Estate Planning 101 - Part 1

Estate Planning can be intimidating and confusing. It doesn't have to be that way. Let's clarify what estate planning is and why it is so important.

One day, we will die... like it or not, that's a fact! Before that happens, you can prepare yourself and your family for the inevitable. The more prepared you are, the smoother the transition will be. Talking to friends and clients, those whose parents had a proper estate plan in place consider it the ultimate gift from the deceased: the transition is simple, no fighting among the siblings or spouse about who gets what, no huge tax bill to deal with.

So creating an estate plan is really about thinking and clarifying what you want:

- how would you like your wealth to be transferred,
- how can you minimize the tax burden,
- how can you ensure the money is there to cover that tax bill,
- how can you provide an income for your survivors.

Those are all financial considerations, which are important for sure, but one consideration that is quite often missed is how the sentimental items are transferred or handled. That can get messy real fast! Make sure you communicate with your family about those items, and clarify your intentions while you're still here, to prevent confusion down the road.

Tip of the Month

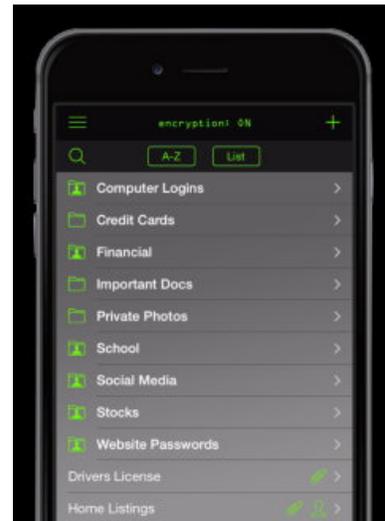
I don't know about you, but over the years, I've created several hundred passwords for all my websites, online shopping, online banking, insurance business, art business, utility companies... and the list goes on. How do you keep track of all those passwords?



There are several apps available, and the one that I use is called Keepers. It doesn't really matter which one you end up using, but here are some of the reasons why I decided to use one, and why I think you should too:

- well first, it gives my brain a rest
- second, it allows me to share specific passwords with business partners
- but most importantly, it gives me peace of mind, to know that my wife has access to all of my passwords.

I've heard too many stories of spouses who couldn't even access their bank accounts because they didn't have the right password.



Both my wife and I have the same app on our iPhones. If I add a password on my phone, it updates on hers. So if I die prematurely, I know she won't have to worry about accessing our online banking or utility companies.

Once again, it's all about proper **estate planning**.

Entrepreneur of the Month

One of the characteristics of successful business owners is the ability to work with a team and to encourage each other. The majority of my clients are also business owners, so each month, I will feature one of them in this newsletter.



Kalex Custom Carvings was founded by Kallie and Alex Williams in 2014. This couple is awesome, and despite their young age, their success is very inspiring. Not surprising given the quality of mentors they have and their work ethic. As the name of the company says, they carve custom wood signs. Check their website.

