

Forward



## Financial Focus January 2016

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Whether they're snatching your purse, diving into your dumpster, stealing your mail, or hacking into your computer, they're out to get you. > [Read more...](#)

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Your will does not take effect until you die. You can create a new will or revoke or amend an existing will up until your death. > [Read more...](#)

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In the Bipartisan Budget Act of 2015, the government removed the ability for Americans to take advantage of two advanced filing strategies.> [Read more...](#)

### Top New Year's Resolutions



Have you thought about your New Year's Resolutions for 2016? Read these 10 resolutions and see if any of yours are on the list! > [Read more...](#)

## Plus:

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Missed our last newsletter? [Read the December Edition!](#)

## GenerationalVault SOCIAL SECURITY MAXIMIZATION

Access your [Generational Vault](#). If you are interested in learning more about the Vault, visit [knutsenfinancialgroup.com](#) to watch a video.

Request a COMPLIMENTARY Social Security Maximization brochure!

## PROTECT YOURSELF AGAINST IDENTITY THEFT <sup>1</sup>

Whether they're snatching your purse, diving into your dumpster, stealing your mail, or hacking into your computer, they're out to get you. Who are they? Identity thieves.

Identity thieves can empty your bank account, max out your credit cards, open new accounts in your name, and purchase furniture, cars, and even homes on the basis of your credit history. If they give your personal information to the police during an arrest and then don't show up for a court date, you may be subsequently arrested and jailed.

And what will you get for their efforts? You'll get the headache and expense of cleaning up the mess they leave behind.

You may never be able to completely prevent your identity from being stolen, but here are some steps you can take to help protect yourself from becoming a victim.

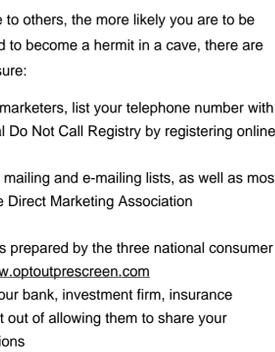
### Check yourself out

It's important to review your credit report periodically. Check to make sure that all the information contained in it is correct, and be on the lookout for any fraudulent activity.

You may get your credit report for free once a year. To do so, visit [www.annualcreditreport.com](#). If you need to correct any information or dispute any entries, contact the three national credit reporting agencies: Equifax, Experian, and TransUnion.

### Secure your number

Your most important personal identifier is your Social Security number (SSN). Guard it carefully. Never carry your Social Security card with you unless you'll need it. The same goes for other forms of identification (for example, health insurance cards) that display your SSN. If your state uses your SSN as your driver's license number, request an alternate number. Don't have your SSN preprinted on your checks, and don't let merchants write it on your checks.

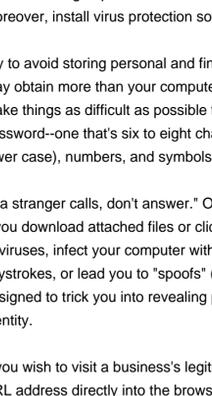


Don't give it out over the phone unless you initiate the call to an organization you trust. Ask the three major credit reporting agencies to truncate it on your credit reports. Try to avoid listing it on employment applications; offer instead to provide it during a job interview.

### Don't leave home with it

Most of us carry our credit books and all of our credit cards, debit cards, and telephone cards with us all the time. That's a bad idea; if your wallet or purse is stolen, the thief will have a treasure chest of new toys to play with.

Carry only the cards and/or checks you'll need for any one trip. And keep a written record of all your account numbers, credit card expiration dates, and the telephone numbers of the customer service and fraud departments in a secure place--at home.



### Keep your receipts

When you make a purchase with a credit or debit card, you're given a receipt. Don't throw it away or leave it behind; it may contain your credit or debit card number. And don't leave it in the shopping bag inside your car while you continue shopping; if your car is broken into and the item you bought is stolen, your identity may be as well.

Save your receipts until you can check them against your monthly credit card and bank statements, and watch your statements for purchases you didn't make.

### When you toss it, shred it

Before you throw out any financial records such as credit or debit card receipts and statements, cancelled checks, or even offers for credit you receive in the mail, shred the documents, preferably with a cross-cut shredder. If you don't, you may find the panhandler going through your dumpster was looking for more than discarded leftovers.

### Keep a low profile

The more your personal information is available to others, the more likely you are to be victimized by identity theft. While you don't need to become a hermit in a cave, there are steps you can take to help minimize your exposure:

- To stop telephone calls from national telemarketers, list your telephone number with the Federal Trade Commission's National Do Not Call Registry by registering online at [www.donotcall.gov](#)
- To remove your name from most national mailing and e-mailing lists, as well as most telemarketing lists register online with the Direct Marketing Association at [www.dmchoice.org](#)
- To remove your name from marketing lists prepared by the three national consumer reporting agencies, register online at [www.optoutprescreen.com](#)
- When given the opportunity to do so by your bank, investment firm, insurance company, and credit card companies, opt out of allowing them to share your financial information with other organizations
- You may even want to consider having your name and address removed from the telephone book and reverse directories



### Take a byte out of crime

Whatever else you may want your computer to do, you don't want it to inadvertently reveal your personal information to others. Take steps to help assure that this won't happen. Install a firewall to prevent hackers from obtaining information from your hard drive or hijacking your computer to use it for committing other crimes. This is especially important if you use a high-speed connection that leaves you continuously connected to the Internet. Moreover, install virus protection software and update it on a regular basis.

Try to avoid storing personal and financial information on a laptop; if it's stolen, the thief may obtain more than your computer. If you must store such information on your laptop, make things as difficult as possible for a thief by protecting these files with a strong password--one that's six to eight characters long, and that contains letters (upper and lower case), numbers, and symbols.

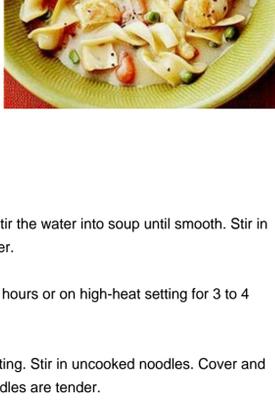
"If a stranger calls, don't answer." Opening e-mails from people you don't know, especially if you download attached files or click on hyperlinks within the message, can expose you to viruses, infect your computer with "spyware" that captures information by recording your keystrokes, or lead you to "spoofs" (websites that replicate legitimate business sites) designed to trick you into revealing personal information that can be used to steal your identity.

If you wish to visit a business's legitimate website, use your stored bookmark or type the URL address directly into the browser. If you provide personal or financial information about yourself over the Internet, do so only at secure websites; to determine if a site is secure, look for a URL that begins with "https" (instead of "http") or a lock icon on the browser's status bar.

## HOW DO I CHANGE OR REVOKE A WILL? <sup>2</sup>

Your will does not take effect until you die. You can create a new will or revoke or amend an existing will up until your death.

A will remains valid until properly revoked or superseded. Revoking your will must be done very carefully. Most states laws require that the will be revoked by a subsequent instrument (a new will) or by a physical act (e.g., destroying or defacing it). This means the will must either be burned, torn, or canceled with the intent to revoke. You might, for example, write REVOKED across the will and sign and date the revocation.



You can amend (change) your will by executing a codicil. A codicil is a separate, written, and formally executed document that becomes part of your will. More specifically, a codicil is a supplement or addition to a will that explains, modifies, or revokes a previous will provision or that adds an additional provision. A codicil generally should be used only for minor changes to your will. You should execute a new will if there are many changes or a major change.

A codicil should generally be executed with the same formalities as required for a will. In general, the codicil must be signed, dated, and witnessed in accordance with the laws of the appropriate state.

The codicil should be attached to the will it is amending. Be sure to draft, execute, and attach a copy of the codicil to each copy of your will.

Although a new will usually must be tested in its entirety, some states will allow a codicil to be contested on its own. If it is found to be invalid, only the changes contained in the codicil will be voided and the remaining will provisions remain valid.

Some states provide that provisions in a will may be revoked automatically upon marriage or divorce. It is generally a good practice to review your will and make changes as needed upon marriage or divorce, or for any other major changes in your life.

## WHAT DOES SOCIAL SECURITY MEAN TO YOU? <sup>3</sup>

In the Bipartisan Budget Act of 2015, the government removed the ability for Americans to take advantage of two advanced filing strategies.



Despite these changes, one thing still stayed the same: many Americans file for Social Security without ever getting a professional analysis of their personal situation.

That is why it is so important to get a personalized copy of YOUR Social Security Maximization report. This report can help show you WHEN and HOW to file so you can get the largest possible lifetime benefit.

Call my office at (651) 209-1907 to schedule a time to get your report completed.

## TOP NEW YEAR'S RESOLUTIONS <sup>3</sup>



- Lose weight/exercise more
- Quit smoking
- Eat healthy
- Learn something new
- Spend less, save more
- Drink less alcohol
- Travel
- Give back to the community
- Spend more time with family and loved ones
- Relax

## RECIPE OF THE MONTH: CREAMY CHICKEN NOODLE SOUP <sup>4</sup>

*This delicious and easy soup will warm you up on those chilly winter nights!*

### Ingredients

- 5 cups water
- 2 10 ounce cans condensed cream of chicken and mushroom soup
- 2 cups chopped cooked chicken (about 10 ounces)
- 1 10 ounce package frozen mixed vegetables (cut green beans, corn, diced carrots, and peas)
- 1 teaspoon seasoned pepper or garlic-pepper seasoning
- 1 1/2 cups dried egg noodles



### Directions

1. In a 3 1/2- or 4-quart slow cooker, gradually stir the water into soup until smooth. Stir in chicken, frozen vegetable, and seasoned pepper.
2. Cover and cook on low-heat setting for 6 to 8 hours or on high-heat setting for 3 to 4 hours.
3. If using low-heat setting, turn to high-heat setting. Stir in uncooked noodles. Cover and cook for 20 to 30 minutes more or just until noodles are tender.

<sup>1</sup> Broadridge Investor Communication Solutions, Inc. Copyright 2015.

<sup>2</sup> Broadridge Investor Communication Solutions, Inc. Copyright 2015.

<sup>3</sup> <http://www.newsday.com/news/nation/top-10-new-year-s-resolutions-for-2015-and-how-to-keep-them-1.9753461>

<sup>4</sup> <http://www.recipe.com/creamy-chicken-noodle-soup/>

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