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## HAVE YOU REVIEWED YOUR BENEFICIARY DESIGNATIONS?



It is a brand-new year, and many of you have resolved to make big changes in the next several months. These resolutions may include common goals such as getting in better shape, becoming more organized, or trying something new. However, one goal you may not have considered is reviewing all of your documents so your family is protected in case of a disaster.

One of the most common ways we see people wreck their otherwise well-executed estate planning is by failing to review their beneficiary designations on life insurance, retirement accounts, and other investment accounts. Not only is it important to make sure you have the right people, but you also need to understand how these beneficiary designations work for each company. Below are just a few common mistakes we see people make and what we suggest you do about them.

**1. Failing to name the right people as beneficiaries.** We know life can be chaotic at times, but it is still important to review your

beneficiary designations every couple of years. Many newlyweds, for instance, forget to update their beneficiary designation and still have at least one policy or account that lists one set of parents as the beneficiaries rather than the spouse. Typically this happens because they haven't found the time to make the switch. It is also very important to make sure you haven't named anyone who is deceased or disabled. And, of course, if you've recently gone through a divorce (or if you are legally separated and just starting the process) make absolutely sure your former spouse is not listed as a beneficiary on any of your accounts or policies.

**2. Forgetting the receipt.** It never hurts to be overly cautious when working with insurance and financial companies, because they do make mistakes. We strongly suggest that clients include a duplicate copy when sending forms to a financial or insurance company and request that the second copy be time-stamped and returned to the client to prove the company received the forms.

**3. Never looking into what happens if a beneficiary predeceases you.** Some companies will automatically pass those assets that would have gone to the beneficiary on to their heirs. Others will require you to check a box or make a request for this to happen. As an example, if you leave an account to your three children and one of them passes away in the same accident as you, will their children receive the child's share or will it instead be split among your surviving children?

**4. Not keeping documents together.** It is important to keep all documents related to your estate planning, including the beneficiary designations, in the same place. This will help the person administering your estate know what they need to do and who they need to notify at your passing. We strongly encourage clients to keep a list of all of their assets, including policy numbers and account numbers, so that whoever is handling this process for you knows exactly what they need to be looking for.

**5. Not wanting to "bother" a professional.** Sometimes a company can be difficult to deal with, or their policies can be confusing. Rather than guess, consult your attorney or financial planner to make sure everything has been set up exactly the way it needs to be. This can be particularly true when making sure that assets will be funded into your trust, as the language you use on the beneficiary forms is very important.

If you have any questions about your beneficiary designations or need help with any of the forms, please feel free to call our office to set an appointment to review them.

~ TC

## CONGRATULATIONS

to Mr. Sofi



HE WAS THE WINNER OF THE  
IPAD MINI GIVEAWAY.

## THE FUN ZONE

Sudoku

	2				3	6		8
	3			7				
6		5			4		2	9
		3		5	7	8		6
				2	9		5	
5		8						
4								2
9	8							
				6				

Answers

4	8	6	9	6	7	2	1	3
5	3	7	1	4	2	9	8	6
2	9	1	8	3	6	7	4	5
3	6	2	9	1	8	4	5	7
7	5	4	2	3	8	9	1	6
9	1	8	7	5	3	6	2	4
6	3	4	8	1	5	7	9	2
2	5	7	9	6	3	8	4	1
8	7	3	6	5	9	1	2	4



# 9 TIPS FOR TAKING TODDLERS TO DISNEY



to Disney is that they aren't in school yet. There is a great "crowd" calendar available for free at [www.wdwpreschool.com](http://www.wdwpreschool.com) that shows the average attendance for every week of the year.

**8. FREE DINING PLAN.** While not everyone loves them, they are FREE — how can you pass that up? We loved our FREE dining plan. It made Disney feel very "all-inclusive." Usually around March of every year, Disney will throw in free dining plans to increase reservations during the slower times of the year. To use the Disney dining plan, whether free or purchased, you must stay at a Disney resort. The dining plans vary slightly depending on which resort you are staying at. Our dining plan provided more food than we could eat most days! (Added bonus: You can use your one snack credit to get just about any Starbucks drink!) Note that Character Meals are "Table Service" meals. Be sure your plan includes at least a few of these if you're interested in those experiences. If you want to get the Free Dining Plan, sign up for Disney notifications by email.

**7. ADVANCED DINING RESERVATIONS AND FASTPASSES.** DO NOT just show up at Disney World without a plan. Why? Because you can only get into some restaurants with Advanced Dining Reservations (ADRs), and many of the rides your child will most want to go on will have 60-minute-long waits. A few examples are, for instance, if your toddler is obsessed with Disney princesses and you want to take her to the Be Our Guest Restaurant — likely one of the hardest reservations to get at Disney because it is part of the New Fantasyland — you must book that reservation months in advance. Don't tell your toddler that they are going to have breakfast with Winnie the Pooh if you don't have an ADR for it! FastPasses, which are basically rides or attraction reservations, will help you avoid the worst lines. Our longest wait with a FastPass was to meet Cinderella and Rapunzel at Fairytale Hall. We waited in the FastPass line for about 20 minutes. The regular line had a wait time of over two hours.

**6. CHARACTERS.** As for the characters, your toddler may love watching them on TV or in movies but there is a massive difference between seeing Mickey Mouse on TV, and meeting the 6-foot version of him in person. Ease your toddler into meeting the characters. For example, on your first day, let your toddler watch the characters sing and dance in the parades. This lets your toddler see from a distance that their favorite characters are "real" and helps bridge the gap between "TV Mickey" and "6-foot-tall Mickey." Also, don't make your toddler meet a character if they are afraid. I saw many parents shoving their screaming kid toward Mickey or Minnie at meet-and-greets. That is not fun for you or your toddler, and it will only make them more afraid. While Annabelle was initially freaked out by the characters, by our third day, she was hugging them all like they were her best friends.

**DISCLAIMER:** I have only been to Disney World once with a toddler; I am by no means an expert. But I am, as my family and co-workers would likely tell you, a "Type-A Planning Control Freak." I thrive on organization and details. Disney is a lot to organize, especially when you are taking a toddler. Leading up to our trip, I spent countless hours researching and planning. Now that we are back, I thought I would share my best tips for taking toddlers to Disney.

**9. PICK A SLOWER TIME OF THE YEAR TO GO.** Meaning, if school is out for summer break or winter holidays, the parks are extremely crowded. The great thing about taking a toddler

**5. REST.** Even if your toddler has given up their daily nap, they will need to nap or rest at Disney. Disney is a lot of walking and stimulation for a little one; meltdowns tend to happen when kids are overly exhausted. We planned our days at Disney so that we tried to get to the parks early, had a fun morning, ate lunch, and after lunch, we headed back to our hotel for naptime. It can also be good to plan rest days in between park days.

**4. MY DISNEY EXPERIENCE APP.** Download it now, even if you are only contemplating a trip to Disney. It is your key to planning. You can use this app for everything from making Advanced Dining Reservations and FastPass Reservations to checking the current wait time for It's a Small World. It is fairly user friendly, and it keeps everything organized for you.

**3. DISNEY TRANSPORTATION.** Since we were staying at a Disney Resort, we relied solely on Disney's transportation system to take us to all of the parks and shopping areas. Because of our hotel location, our primary mode of Disney transportation was the bus, and Annabelle LOVED the bus. I don't think we ever waited more than 5-10 minutes on a bus in the morning. However, leaving the parks in the evening — particularly the Magic Kingdom — was a different story. On our first evening in the Magic Kingdom, it took an hour and a half for the bus to come and pick us up. This was not fun with a tired 2-year-old. Next time we will drive in the afternoon. When you are staying at a Disney Resort, you get a pass for parking. We found out that this parking pass was valid for free parking at all of the parks and resorts. The takeaway is, be sure to drive if you're planning to leave when the parks are closing.

**2. LET THEM BE LITTLE.** My favorite thing about taking Annabelle to Disney was watching her face as she discovered or saw something that was magical to her. Toddlers find excitement in the



smallest detail that we "big kids" at Disney tend to overlook. For example, the hallways of our resort had red and gold carpet with the shape of Mickey's head and ears woven into it. Annabelle loved running from one Mickey to the next. She probably spent 30 minutes a day running around the hallway looking for Mickeys on the carpet. I doubt I would have even seen them if she hadn't noticed them. I also know that the "Type-A Planner" that I am wanted her to get out the door of the resort so that we could catch the bus to the parks. I could have rushed her and made her upset, but I kept reminding myself to let her be little. She will get older; she will one day overlook the carpet because she is too excited about riding Space Mountain. But for now, she is two and Mickey Mouse carpet is cool. Planning is so important, but missing a reservation is not the end of the world.

**1. THE "ONE THING RULE."** This is one of the best pieces of advice I was given. The "One Thing Rule" is that you should make plans, but choose one thing each day out of those plans that is most important to you and your family. For example, at Hollywood Studios, our "one thing" was the Disney Junior Live show. We knew that was the one thing Annabelle would love the most at Hollywood Studios. Anything else we got to do that day was just extra magic. The reason I love this rule is that it gave me enough perspective to "go with the flow." We didn't **have** to accomplish anything outside of our "one thing" for the day. So when we arrived at Hollywood Studios about two hours later than I had planned, it was okay. We went to the Disney Junior Live show, which was phenomenal! And THEN we had the unexpected extra magic of getting to meet Minnie, Doc McStuffins, Jake, and Sofia the First. We ate Mickey Mouse ice cream sandwiches, and the guys got to ride the Star Wars ride. We had a blast. Usually, running two hours behind would have ruined my day, but I had to remember the "One Thing Rule." We accomplished our "one thing" and had a great day!

**Remember, Disney is a VACATION! Treat it like one. I hope these tips help you and your family plan for your next Disney vacation!**

