



Meet Our Speakers



Donna S. Murray, CFP®, ChFC

Senior Vice President
Director of Financial Planning

Donna is the Director of Financial Planning for South State Wealth. She partners with clients to help them identify, monitor and achieve their goals by creating customized financial plans delivered in real-time. These plans serve as the foundation for the investment strategies we deploy in client portfolios.

Donna began her career in financial services at a boutique firm in Asheville, NC in 1992. She became a CFP® in 2001 and a Chartered Financial Consultant in 2002. Donna is a graduate of the University of North Carolina at Asheville with a Bachelor of Science degree in Management.

Donna serves as President for the Spartanburg Estate Planning Council and is a member of the Greenville Estate Planning Council. She is a former member of the advisory board for eMoney, the software we use for Financial Planning.

Donna lives in Asheville, NC with her husband, Jerry, and their three children. Donna is an avid runner and has participated in various races, including four marathons. She enjoys serving in various mission projects with her church, primarily focused on veterans and those in need.



Meet Our Speakers



Stacy Harris

Personal Lines High Net Worth
Strategic Account Executive
HUB International

Stacy Harris grew up in Charleston, SC and attended the University of Georgia. She is a wife and mother of 2 daughters, one who recently got married and the other one is attending college to become a nurse. She is an active member of her local church and community. She enjoys traveling with her family, going to the beach, attending UGA football games and volunteering. She has been in the insurance industry over 27 years and loves her job. She has experience working with successful families all over the country with regard to personal insurance. She is employed by Hub International in the Carolina's and works in the Charlotte, Charleston, Columbia and Greenville Hub office helping clients in the southeast as well as all over the country.

Stacy has worked with family offices, politicians, University coaching staff, and executives with their personal insurance programs. She prides herself on helping with any personal insurance question and helping clients understand what they can and have purchased when it comes to personal insurance.

Stacy meets with clients in their homes and offices all over the United States with these same goals in mind each time:

1. To explain what their current policy covers and does not cover
2. Talking about what happens in the event of a claim
3. Talking about possible Gaps in coverage



Meet Our Speakers



Carla M. Jimenez,
CRPC ®, CRC ®, CRA, CHSA™, RCC™

Regional Life Consultant
Nationwide

Carla joined Nationwide Financial 8 years ago as a Regional Vice President in the Mutual Fund division with over 30 years of investment and insurance industries experience. In January she accepted the Regional Life Consultant position where she assists Financial Advisors by helping them create investment, retirement and wealth management strategies using Nationwide's various life insurance products.

Carla spent over 17 years as a Financial Advisor where she customized risk strategies using life insurance to solve for today's complex issues. She co-conducted a retirement and investment planning course at Charleston Southern University, The Citadel and to Santee Cooper employees. She is an Advisory Board Member for the American College of the Building Art and co-chaired the "Red Party", which is the largest annual fund-raising event for the college. Carla is also the past President of the American Business Women's Association (ABWA) – Charleston Jessamine chapter. Her role as President was to facilitate professional development and personal growth of the membership. Carla was also on the Executive Board for Merrill Lynch's Women's Exchange – Southeast Coastal Complex chapter. As a Regional Vice President with Oppenheimerfunds, she addressed important and sensitive issues such as "Retirement Income Planning" and "Women & Investing". Carla has also spoken at various regional ESOP Association meetings offering solutions to ESOP Repurchase Liability needs.

Carla earned a BS in Finance and a concentration in Monetary Economics from Indiana University of Pennsylvania. She has received four professional designation: Chartered Retirement Planning Counselor (CRPC ®) through the College for Financial Planning as well as Certified Retirement Counselor (CRC ®), Certified Retirement Administrator (CRA™), both of which through InFre (International Foundation for Retirement Education), Registered Corporate Coach (RCC). Her professional affiliations have included The National ESOP Association, The Carolinas ESOP Chapter, ABWA and the Merrill Lynch Women's Exchange.

Carla lives in Edisto Island, South Carolina with her husband Manny.

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Welcome

Women & Wealth



Get Your Financial House In Order

Organize Your Documents

Know and Connect Goals

Budget to Save First

Ask Questions

Where Do You Stand?

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**What are good questions
to ask your Personal Lines
Agent?**

Home and Personal Property

- Replacement Cost
- Guaranteed replacement cost coverage
- Flood Coverage
- Cyber Coverage
- Building Ordinance or Law
- Recreational Vehicles
- Special Limits
- Water Backup of Sewer & Drain
- Additions and Alterations Coverage

Key Questions:

How is your home owned – in the name of an LLC or Trust?

Why do I insure my home for way more than I paid for it?

What if the amount of coverage is less than what you are paying for the house?



Women & Wealth

Valuable Articles

Jewelry, Art, Musical instruments, Collections, Silverware, Fire arms, Wine – Let's talk about what is important to you!

- **Itemized Coverage**

- Individually lists and insures each item at an agreed upon amount

- **Appreciation Protection**

- Available from some insurers, this coverage accounts for the potential appreciation of valuable items over time and provides coverage up to a specified additional amount in the event of a covered loss.

- **Appraisals:**

- We recommend that jewelry and fine art items are appraised every 3-5 years to account for appreciation in values.

- **Breakage Protection:**

- Coverage that insures valuable items for loss due to breakage. Breakage of fragile items is excluded by homeowner policies and therefore, only available through Valuable Articles coverage.



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Automobile

Liability Coverage:

- This coverage pays other drivers or passengers for covered injuries or losses caused by you.

Uninsured/Underinsured Motorists Protection:

- Protects you and your family from drivers with no insurance or inadequate insurance to pay for injuries to you they may cause.

Loss Settlement Agreed Value:

- A value is established at the beginning of the policy period for each vehicle and in the event of a total loss to your vehicle, the company will pay the agreed value.

Workers Compensation

Employment Practices Liability Coverage

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Excess Liability



Million dollar judgments are not uncommon in today's litigious society. The maintenance of Personal Excess Liability is essential to a wealth preservation strategy as it protects your assets from loss should a judgment against you exceed the underlying liability limits on your homeowners or automobile policies.

- Excess Uninsured/Underinsured Motorist Coverage
- Defense Cost Coverage
- Personal Injury Coverage
- Non-Profit Directors and Officers Liability Coverage
- Traditional Corporate Directors and Officers
- Non-Owned Vehicle Coverage
- Domestic Workers Compensation

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Other Coverage:



Personal Kidnap/Ransom and Extortion:

- Due to significant financial or public profiles, affluent individuals and their families can become targets for kidnappers or extortionists, especially when traveling outside the country for business or pleasure. A personal kidnap/ransom policy provides coverage for payments and expenses that will arise from kidnap/ransom and extortion threats as well as hijackings, political threats and wrongful confinement.

Travel and Emergency Medical Transportation:

- When you travel overseas, unforeseen events such as medical emergencies and cancelled itineraries can lead to significant out-of-pocket expenses. Whether you travel for business or pleasure, you can secure coverage for Emergency Medical Transportation Expenses, Trip or Baggage Delay, Trip Cancellation and Emergency Medical Treatment in excess of your primary medical insurance coverage.

Questions

Women & Wealth



Estate planning basics: the role of life insurance

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Life Insurance's Role: Three Critical Points



- **Three Critical Concerns of a Life Insurance Plan**

- **Correct Amount of Coverage**

- Estate Liquidity and Settlement
 - Survivor Income Needs

- **Correct Plan of Coverage**

- Group vs. Individual, or Combination
 - Temporary vs. Permanent, or Combination

- **Affordable and Sustainable**

- Now
 - Future

Life Insurance: How Much?



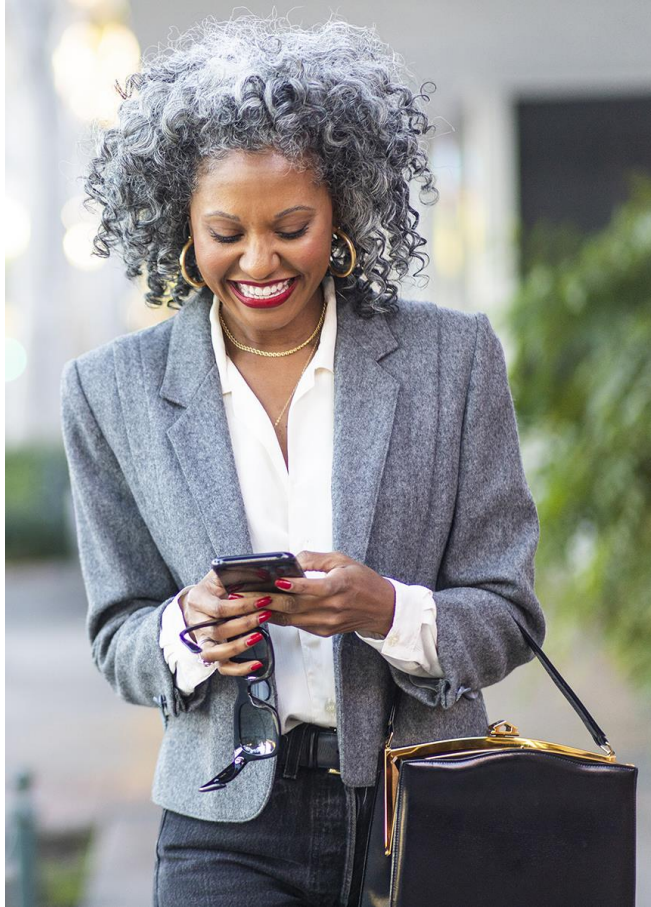
- Two Basic Methods
 - Human Life Value Concept
 - The Money Machine
 - Replacing the Machine
 - Income to Meet Projected Expenses
 - Covering the Expenses

Types of Life Insurance

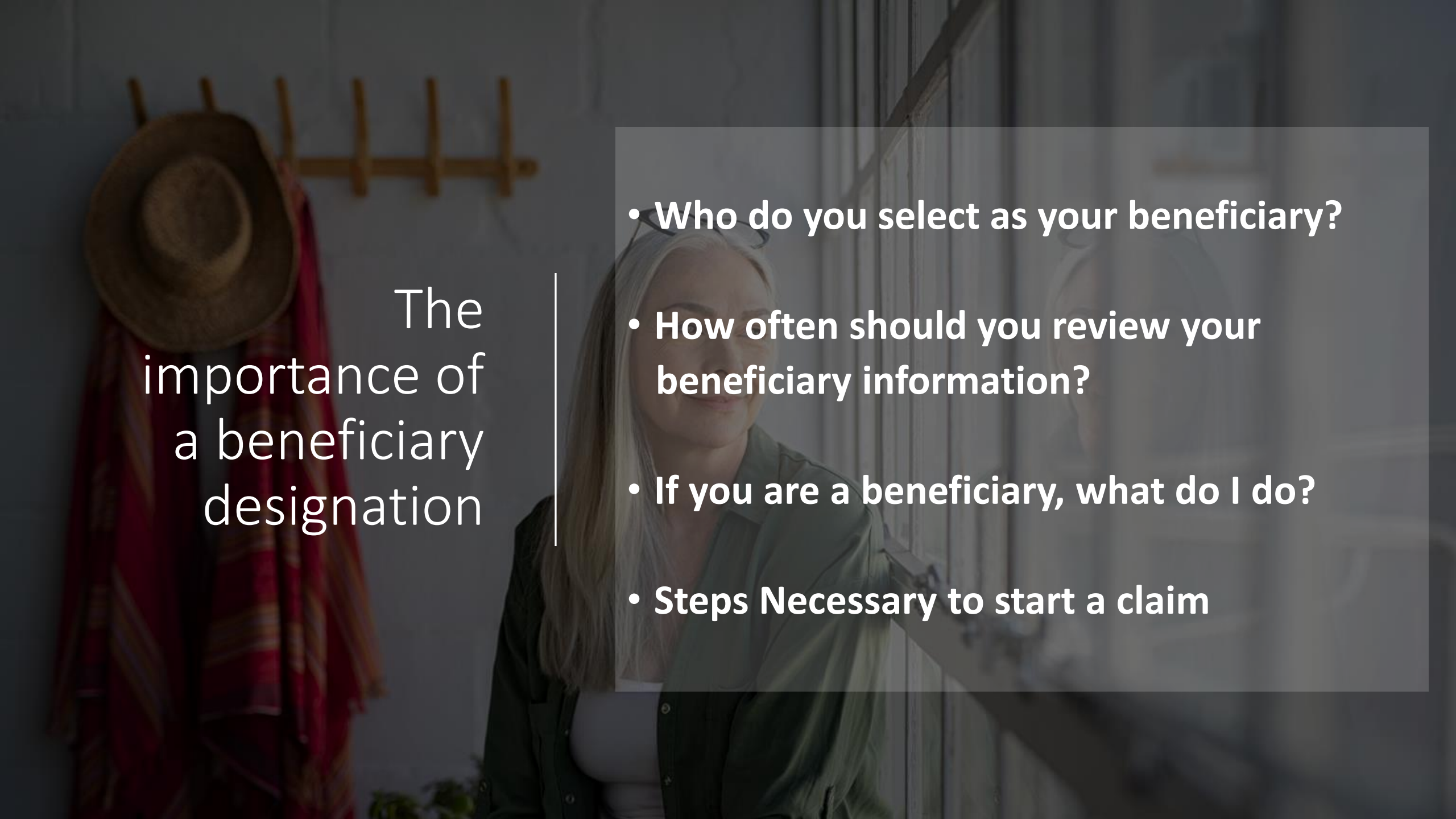


- Term Policies
- Whole Life Policies
- Universal Life Policies
- Variable Universal Life Policies
- LTC.... How does this fit into the mix?

Life Insurance Role: Merging Primary Needs



- Merging Primary Needs: Protection and Savings
 - First and Foremost: Death Benefit provides capital for Estate Liquidity and Survivor Income
 - Secondary: Cash value policies promote systematic asset accumulation/investment
 - Life goals
 - Financial independence
 - Supplemental retirement income
 - LTC – provides tax free income to protect spouse/family



The importance of a beneficiary designation

- **Who do you select as your beneficiary?**
- **How often should you review your beneficiary information?**
- **If you are a beneficiary, what do I do?**
- **Steps Necessary to start a claim**



Make it easy on your loved ones

Organize your important information

What's inside?

Contact list.....	2
Emergency information.....	3
Family advisors, valuable papers	4
Financial services, real estate/business interests	6
Property insurance, life insurance/annuities.....	8
Health insurance, employment record	9
Retirement accounts, education accounts.....	10
Outstanding debt	11
Digital information	12
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Questions?

Women & Wealth

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