



Your life.
Their future.



My
Life & Wishes[®]

Jon and Michelle Braddock

My Life & Wishes Founders, husband and wife team Jon and Michelle Braddock, have committed their extensive financial services expertise and resources to making sure no one has to endure the pain they experienced of piecing together a loved one's financial history during a time of loss.

As founding principals of Madison, Wisconsin-based ISG Advisors, a consulting firm specializing in employee benefit programs and retirement plans for 35 years, Jon and Michelle know all too well that most people do not have an end-of-life plan. In fact, when ISG Advisors hosts employee benefit

meetings for groups of employees at companies based across the Midwest, *fewer than 10 percent have a will or life insurance*. With insights like these, the team that writes over \$6 million in premiums each year and manages over \$500 million in retirement assets, understands what is truly at stake for the vast majority of families who are clueless about how to access their loved one's personal or financial assets in the event of incapacitation or death.

This hit home for the couple when Michelle's 88-year-old father suddenly passed away in 2013, leaving no plan for his loved ones to find his important documents and last wishes. The couple experienced first-hand what the majority of Americans go through when there is no end-of-life plan in place. It took them 10 months to locate all of his financial and insurance documents, as well as safe deposit boxes and household accounts, information even his wife didn't know how to find.

Determined to save others from a similarly time-consuming and emotionally draining experience – an experience made exponentially more complicated in the digital age, the couple created My Life & Wishes. Designed as a simple yet comprehensive online planning tool and education hub, the site offers a step-by-step end-of-life planning guide. Helpful resources include advice on how to get started and what to include in a plan, tips and checklists, document organization and storage capabilities, as well as sharing features.

People from all walks of life, from C-suite executives to receptionists, can learn how to get their digital houses in order in this safe and secure online portal for do-it-yourself end-of-life planning. A legacy management tool for housing important information -- from last wishes, wills and trusts, to insurance policies, retirement savings and investment portfolios to health care directives and other legal documents to passwords for social media, bank accounts and household bills to the disbursement of personal assets and beloved pets – My Life & Wishes provides instructions for how loved ones can access it all when they need it most, at the time of loss.

For a nominal account fee -- \$7.95 a month or \$79 annually -- subscribers can create an end-of-life plan, an online living document that can be added to and changed over time, any time. The account can also be shared with trusted family members, friends and advisors.

The business intentionally focuses on the 40+ demographic, with an emphasis on Gen Xers ages 40 to 50 and post-World War II baby boomers, like Jon and Michelle, who are parents to millennials on one end of the spectrum and caring for increasingly needy elderly parents on the other end of spectrum. With an estimated 74.9 million baby boomers ages 51 to 69, and their ever-shrinking parents' generation, ages 70 to 87, the couple hopes to stem the tide of imminent post-mortem estate disasters by taking the mystery out of end-of-life planning.

Source for population statistics: Pew Research Center





Boomers Not Ready for End-of-Life

If something happened to you today, would your children know where to find your banking information, insurance policies, Will, or even how to access your credit card information or social media accounts? For most Americans, the answer is a resounding “no!” A national study of 1,000 men and women ages 40+, conducted in 2016 by Toluna on behalf of My Life & Wishes, found that while 70% of men and women agree that everyone should have an end-of-life plan before the age of 60, few actually do (only 43%). However, survey results show this number is poised to spike in the next 3 years as our aging nation begins to encounter the enormity of dealing with digital accounts after the death of a loved one, giving rise to a whole new industry called digital estate planning.

Poised to grow



Of those who do not have a plan, 43% say they will create one in the next 3 years, and 51% are likely to at some point in the future



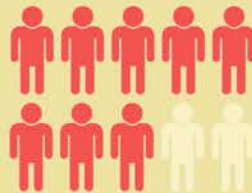
49% of those who currently have an end-of-life plan are age 55+

Motivated by age

Of those without an end-of-life plan, 73% rank their age as a top motivating factor to create a plan



73% are concerned about others not having information needed to make end-of-life decisions on their behalf



Important for all

80% agree that everyone should have an end-of-life plan no matter how well off they are

70% agree that everyone should have an end-of-life plan before the age of 60



Technology helping



58% agree that technology and the Internet have made it possible for almost anyone to do end-of-life planning



2 out of 3 people disagree that estate planning is only for the rich

Personal experiences

60% of those who currently have an end-of-life plan have managed the affairs for a loved one who passed away



When no end-of-life plan exists, what is the impact on loved ones?



- 59% encountered funeral expenses
- 32% encountered severe strains and disputes with family
- 27% encountered medical debts and obligations



- 26% encountered legal expenses
- 25% encountered taking time off from work to handle all the financial issues
- 19% encountered tax obligations



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www.mylifeandwishes.com

My Life and Wishes: Frequently Asked Questions

What is My Life & Wishes?

My Life & Wishes is the easiest way to safely record everything your loved ones will need when something happens to you. You decide what and how much information to include, as well as who can see your information and when. With 24/7 access, you can add, update, and remove information easily from anywhere you have an internet connection.

Who needs a My Life & Wishes account?

Everyone should have a My Life & Wishes account, regardless of age, marital status, health, or how much you own. Organizing all of your household and account information will make things much easier for your loved ones.

I have a will. Do I still need a My Life & Wishes account?

Yes. A will is an important document that everyone should have. However, it does not include all of the information your loved ones will need.

A My Life & Wishes account complements your last will and testament by providing detailed account information, online account access, important contacts, beneficiary information, social media, digital assets, and more.

How much does a My Life & Wishes account cost?

My Life & Wishes offers two membership options:

A monthly plan costs \$7.95 per month

An annual plan costs \$79 per year

You may try the plan for free for 30 days.

What happens at the end of the 30-day trial?

You will receive an email notification as the end of the 30-day trial nears. You may subscribe to a paid membership any time during the 30 days.

If you do not subscribe, you will have 30 days before any information you have entered will be permanently deleted.

To subscribe to a paid plan, login to your My Life & Wishes account and click on Account Settings. Select Subscription to choose your membership plan and enter your payment information.

How do I sign up?

1. Click on the Try It For Free button in the top right.
2. Enter your first name, last name, your email address, and a password.
3. Agree to the Terms & Conditions and Privacy Policy, and then click the Create Account button.
4. You have the option to create a co-owner, or you can skip this step, after which your account is created.
5. When you have received the Success! message, you may begin entering information.

To sign up for an annual or monthly membership, click on Account Settings and select Subscription to choose your membership plan and enter your payment information.

How do I pay for a My Life & Wishes account?

We accept, Visa, MasterCard and Discover. My Life & Wishes does not store your credit card information.



My Life and Wishes: Frequently Asked Questions

I've created an account, how do I get started?

My Life & Wishes was built with simplicity in mind; however, we know that getting started can be overwhelming. That's why we've created several resources to help.

We suggest starting with one section that you feel most comfortable with. Try completing one section at a time. You can go back to any section at any time to make changes or add information.

Can I save copies of my existing documents in a My Life & Wishes account?

Yes. You can upload a copy of your will, trust, financial statements, life insurance policies, power of attorney, or any other documents you wish. Your documents are kept safe and private. Only you and those you give access to will be able to view your documents.

Can I share a My Life & Wishes account?

Yes. Each My Life & Wishes account is designed for a primary account holder and an account co-owner. Both the primary and co-owner can view, add, and change the information in the account. In addition, the account owners can designate authorized users, and can set permissions for each authorized user.

What is an authorized user?

An authorized user is someone you designate to have access to one or more sections of your My Life & Wishes account. You can designate as many authorized users as you wish.

An authorized user does not have permission to make changes to any of your information, and only sees the information you have authorized. When you assign an authorized user, you have the ability to send them an email notifying them that they have been assigned as an authorized user. You also have the ability to not send an email, and notify them in person.

When an authorized user views your My Life & Wishes account, you will receive an email notification. The authorized user will also be notified that the account owner (you) has been sent an email.

You can add, remove, or change permissions for authorized users at any time.

How do I add an authorized user?

1. Log into your My Life & Wishes account and click on Authorized Users from the menu on the left.
2. Provide a first name, last name, and email address.
3. Choose when you want this authorized user to access your account
4. For each section, select Yes or No to set if that authorized user can view that section.
5. Choose when the authorized user should be notified that you have set them up as an authorized user for your My Life & Wishes account.
6. Click the Add authorized user button.

When you add an authorized user, that person will receive an email message inviting him/her to set up an account password that will grant access to the section of your account you have authorized.



My Life and Wishes: Frequently Asked Questions

How do I change or remove an authorized user?

You may change, add, or remove authorized users at any time. To change the settings or remove an authorized user:

1. Log into your My Life & Wishes account and click on Authorized Users from the menu on the left.
2. Click the Configure button next to the user listed in the Your authorized users list.
3. Make your changes and click the Update authorized user button, or
4. Click the Delete authorized user button.

Can I include health care directives?

Yes. You may include health care directives in your account. You may also upload copies of any documents you have prepared.

Please note that My Life & Wishes is not a legal service. You should work with the proper authority to have the appropriate legal documents prepared, such as an attorney and physician. The legal requirements for these documents are determined by the location of your primary residence.

Your My Life & Wishes account does provide a secure storage of your important documents.

Who can view the information in a My Life & Wishes account?

Only you, your co-owner, and your authorized users can view your My Life & Wishes information. To ensure your information is safe, there are multiple levels of security to prevent anyone else from viewing your information, and that includes My Life & Wishes employees.

How secure is a My Life & Wishes account?

We use multiple levels of rigorous encryption and perform regular audits to protect your account information. Only you and your authorized users can see account information.

Any authorized users you add to your account are also encrypted separately, adding a unique security layer to each unique person who logs into My Life & Wishes.

My Life & Wishes requires SSL using 2048-bit certificates that protect your data.

How do I log into my account?

1. Go to www.mylifeandwishes.com and click on the Login button at the top of the page.
2. Enter your email and password.
3. Click the Sign In button.

What if I forget my username and/or password?

1. Click the Forgot your password? link on the login screen.
2. Enter your email address
3. Click the Reset my password button

You will receive an email with instructions on how to reset your password.



My Life and Wishes: Frequently Asked Questions

How do I renew my subscription?

Your subscription will conveniently renew automatically on the same date each month or year. You will receive an email notification about the upcoming renewal and when your account has been renewed.

Can I cancel my subscription?

Yes, you can cancel at any time.

How do I close my account?

1. Log into your account from www.mylifeandwishes.com
2. Click Account Settings from the menu (it is located below Veteran's Benefits)
3. Click Close Account

Your login will stay active for 30 days. You may log in and review or print a summary of your data during that time, but you may no longer add information or make any changes.

After 30 days, your account and your data will be permanently deleted. To restore full account access within the 30-day grace period, you will need to re-subscribe to the service.

How do my loved ones access my account after my death?

When you sign-up for a paid My Life & Wishes account, you have the option to assign your authorized users.

For security purposes, the primary account holder is notified when authorized users access the account so that in the event of an unauthorized use of the access code, you may lock down your account.

Is a My Life & Wishes account a legal service?

No. You should work with an attorney, financial planner, or other professional to help prepare a will, trust, and other important legal documents. The legal requirements for these documents are determined by your primary residence.

Your My Life & Wishes account does provide a secure storage of your important documents.

How can we improve My Life & Wishes?

There's no better way to improve My Life & Wishes than to ask for your suggestions. Contact us to share your ideas and feedback.





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