

10 Things

You Need to Know



My Life & Wishes®

Your Family Emergency Planning Guide & Solution!

Hurricanes, floods, wild fires, tornados and other natural disasters happen all too often. And the number of occurrences are increasing! Which is why we created this guide for you. Learn how to easily protect everything your family values so you can sleep well at night!

Your Life. Stored and Secured™

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Keeping your family safe is your number one priority, and in those instances when mother nature strikes, you may only have minutes to protect you and others around you. However, once you and your family are safe, the recovery process can be daunting.

Don't be left stranded with all your critical documents and information destroyed! Having your insurance information, medical information and financial information will be critical to surviving and starting the rebuilding process.

10 Things You Need to Know was prepared to help you be ready for every emergency! This guide will help you plan, record and gather the critical documents you will need to keep safe, while providing you with peace of mind and making rebuilding possible.

And in this digital world, we know that remembering all our passwords and logins is virtually impossible! So get organized and use this guide as your “go-to” for your important records and digital life protection!





Personal Information

Without some basic personal information and proof of identity the re-building process becomes much more difficult resulting in lengthy delays.

Your personal information such as a birth certificate, State issued I.D., passport and social security card may be necessary in order to proceed or claim needed insurance benefits. So make sure you and your family has access to or copies of the following personal information.

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- Full legal name of all family members (first, middle, last, suffix)
 - Other names by which you may be known, such as a maiden name
 - Social Security number
 - Driver's License Number and issuing state
 - Other personal identification number (such as State issued I.D., Visa, Passport, Green Card)
 - Marriage and/or divorce papers
 - Birth certificates, adoption papers
 - Child Custody documents
 - Date and place of birth (city and state)
 - Military service or Veteran's affairs numbers
 - Occupation, employer, and type of business
 - Address
 - Ethnic or cultural heritage
 - Mother's maiden name
 - Father's name
 - Marital Status, wedding date and place
 - High school diploma or highest grade completed
 - College degree or credits achieved





Financial Accounts

Accessing and recreating financial accounts is one of the most important aspects of rebuilding lost or destroyed records. Access to bank accounts for emergency cash and purchasing needed supplies is vital. While continuing ongoing bills and expenses is critical for maintaining your financial well being.

You can ease some of the burden and streamline the process by keeping records of your account numbers, bill pay records, memberships and the like.

If you've established any accounts on-line, be sure to record web addresses, login and password information.

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For each of your financial accounts, provide the institutions name, the account number(s) and telephone number. If it is a shared account, make sure that person and their relationship to the primary account holder is indicated as well.

- ☛ Checking and saving accounts
- ☛ Money market accounts
- ☛ Certificate of Deposit (CD)
- ☛ ATM / Debit card
- ☛ Safe deposit box and location of key
- ☛ Retirement accounts (Such as 401(k), 403(b), IRA)
- ☛ Pension
- ☛ Investments
- ☛ Credit cards (retail, Visa, Master card)
- ☛ Student loan information
- ☛ Home Equity Line of Credit (HELOC)
- ☛ Child Support or Alimony income or payments
- ☛ Utility records (Phone, cable, internet, electric, water, gas)
- ☛ Memberships (Gym, AARP, food service programs)
- ☛ Reward programs (Hotel rewards, frequent flyer, retail rewards)





Pet Care

Pets are important members of the family. But what would happen to your pets if they were lost in a disaster? Your best chance of locating them is to keep record of their identification.

Keeping information such as proof of ownership, ID tag or microchip information might be key to locating them at shelters or other recovery facilities.

If you have a service animal or emotional support animal, it is important to keep a copy of those records. In addition, keep copies of your pets I.D. tag numbers or keep your information updated if microchipped so if found, you can be contacted.

In the event you are unable to care for your pet following an emergency, it is important to identify a caregiver or two. It's a good idea to have a primary and a secondary caregiver.

Create an information packet that contains helpful information about caring for your pet. Include details about:



Food preferences



Veterinary information



Medical conditions and medications



Vaccination and medical records





Insurance Benefits & Documents

You have insurance for a reason: to protect you, your family or your property in the event of an emergency. So accessing that information becomes critical in any emergency.

Recording policy numbers, and keeping copies of policies and coverage summaries, noting telephone numbers for customer service or claims and your agent or advisors contact information are all helpful in claiming benefits or rebuilding lost or destroyed information

Make sure you are familiar with your coverage and the information required to file for benefits.

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For each of your insurance coverages, provide the institutions name, the name of the insured and the policy number. If others are insured under the same policy, make sure to indicate other covered insureds names and relationship to the primary account holder.

- Health insurance (make sure to include current prescription information and the attending physician)
- Dental and/or Vision insurance
- Life insurance with beneficiary information
- Disability insurance
- Any other health related insurance (Critical Illness, Long Term Care Insurance)
- Homeowners / Renters insurance
- Flood, rental property or other property insurance
- Auto insurance
- Motorcycle, RV, boat or other vehicle insurance
- Pet insurance
- Professional appraisals

For a complete inventory of personal belongings, keep an additional record or video your home or items to aid in the replacement, claim or rebuilding process.





Tax & Legal Documents

Having legal documents in place becomes critical in the event of a tragic accident or death. Having immediate access to your records and documents will alleviate potential heartache and the need to make decisions you or your loved ones may be unprepared to make in a stressful state.

Preparing documents such as Advance directives and Power of Attorney (POA) are important tools in guiding major family and financial decisions in the event of an accident or death. These documents designate not only your wishes, but what happens to your property, and names the person who will carry out your wishes in the event you are unable to.

To prepare for an emergency, name someone as your Executor. An executor is your personal representative that you assign to ensure your wishes are carried out and who will manage your affairs while incapacitated or in the event of death. Your executor can be a trusted relative, friend or legal advisor.

Establish Advance Directives / Living Will: Livings wills and medical power of attorney documents are written, legal instructions about your preferences for medical care. Called advance directives, these documents guide choices for doctors and caregivers if you are terminally ill, seriously injured, in a coma, in the late stages of dementia, or near the end of life.

Create a Will: If you are the parent of a young child, the importance of a Will cannot be overstated. A Will allows you to name a guardian for your children and designate what happens to your property and assets. It is important to note that the original document will be needed to carry out your wishes. Make sure it is accessible. If you place the original Will in a bank safe deposit box, your family may need to seek a court order to gain access.

Consider drafting a General Durable Power of Attorney (POA): Also known as Legal Agent, or Attorney-in-fact. The duties of a person or organization that has been designated as your POA are to act on your behalf and complete the designated tasks in your best interest and as outlined in the POA document. A general POA document allows your agent to make legal or financial decisions on your behalf.

Consider assigning a Healthcare POA: Assigning someone as your Healthcare POA allows them to make healthcare decisions on your behalf if you are incapacitated, unconscious, or otherwise unable to make these decisions on your own.

Record the location of any Trusts, Special Needs Trust, or other Estate planning documents you've prepared. Keep copies of Tax Records: Previous tax returns, property tax and personal property tax records.





Personal Property

Your personal property involves all forms of personal possessions such as your home and its furnishings, vehicles, clothing, jewelry, family heirlooms and memorabilia.

If insured properly, personal property can be replaced with items of equal value. Recording items by taking videos or pictures and having professional appraisals done can insure that these items are protected in the event they are lost or destroyed.

Having documentation of your personal property and copies of ownership such as titles and deeds will speed up the process of replacing lost or damaged items.

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Certain personal property such as real estate and automobiles require proof of ownership. Make sure you copy and record the location of:

- 🌿 Property deeds for building and land
- 🌿 Loan documentations
- 🌿 Recent property tax bills
- 🌿 Titles for automobile and recreational vehicles, such as boats or motorcycles
- 🌿 Proof of lease or rental agreements

In the event of death, in the absence of a will, the state will decide how your property is distributed. So if you have property or personal items you want designated to individuals or entities, include them in your Will or list them separately by way of a letter of intent, or other state approved directive.





Website Logins & Passwords

Our lives are increasingly becoming digital. Everything from where we receive our news, how we pay our bills, to how we shop involves a username and password or an account.

These accounts record our thoughts, our perspectives, and our lives in a way that has not been possible before. And losing access to these accounts can be devastating. Record your website, logins and password information so if paper trails don't exist, you'll be able to gain access to the accounts you've established for the life you live today.

Just like your finances and personal property, you need to inventory your on-line and social media accounts. The number of social media and other online accounts is always growing, but your online account inventory may include some of the following. Be sure to list user names, passwords, and PIN numbers for each of your accounts.

🍃 Email (Gmail, Hotmail, Yahoo, AOL)

🍃 Social (Facebook, X, Instagram, Pinterest, Reddit, Snapchat)

🍃 Career (LinkedIn, Monster, Indeed, WordPress)

🍃 Communication (Verizon, AT&T, Viber, Zoom, Skype)

🍃 Media (Spotify, Sirius XM, Apple Music, Dropbox, Google Drive, Apple TV, Netflix, Hulu, Disney)

🍃 Necessities (Amazon, Walgreens, eBay, Target, Online Grocers)

🍃 Bills (Utilities, Mortgage, Automobiles, Paypal, Venmo accts.)

🍃 Travel (Airline miles, hotel bonus points, Hotels.com, Hotwire, Orbitz, Uber)

🍃 Dating Life (eHarmony, Plenty of Fish, Tinder) Entertainment

🍃 (Groupon, Grubhub, Stubhub, Ticketmaster)

My Life and Wishes also encourages you to think about end of life planning. If something were to happen to you, what would you want to have happen to your accounts? You might not want your profiles canceled immediately. Facebook, LinkedIn, X, websites, blogs and email accounts can be used to notify others of a death. If you want a site to continue, you need to leave instructions for keeping it up or having someone take it over and continue it. If a site is currently producing or could produce revenue (e-books, photography, videos, blogs), make sure your loved ones know.





8 Advisors

When an emergency occurs, there are so many issues to deal with at a time when stress, loss or grief are forefront. This is where your professional advisors come into play. This is who you call. It makes them a valuable resource to you and your loved ones in the event of an emergency or death.

Keep your list of these important people up-to-date and accessible to you and your family.

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There are many types of advisors. This list is provided to help you as you think through your own situation. For each contact, provide as much contact information as possible including: phone number, email address, street address, and company name, if applicable.

- | | |
|----------------------------|----------------------|
| 🍃 Accountant / Tax advisor | 🍃 Insurance agent |
| 🍃 Attorney | 🍃 Investment advisor |
| 🍃 Banker | 🍃 Spiritual advisor |
| 🍃 Estate planner | 🍃 Stockbroker |
| 🍃 Financial advisor | |

In addition to your personal advisors, your family may benefit from having the contact information for:

- | | |
|------------|------------|
| 🍃 Employer | 🍃 Doctors |
| 🍃 Landlord | 🍃 Dentists |





Funeral Planning & Funding

There are a surprising number of decisions to be made when planning for an unexpected funeral. Pre-planning a funeral (also known as “pre-need planning”) might make some of us uneasy, however, it is one of the best planning gifts you can leave your loved ones. It relieves them of making choices during a stressful time and it ensures that your end-of-life celebration reflects you and your wishes.

Designating funding for your funeral and burial expenses is critical. Too often family members are left with the burden of this expense, often times costing \$15,000 or more.

- Life insurance policies and retirement savings are two very important sources of funeral funding. Make sure your loved ones know these accounts exist, otherwise the funds may go unclaimed.
- If you qualify for Social Security or Veterans Benefits, you may be entitled to death benefits, certain funeral benefits, or survivors benefits may be available for your spouse or children.
- If you have pre-paid for any of your funeral services, let your loved ones know what has been paid for and where any related paperwork is located. This may include caskets/urns, headstone, cemetery plot, and funeral services.
- Record your wishes regarding a funeral service, viewing, wake, visitation, or reception.
- Consider what type of service you prefer — religious, military, non-denominational?
- Note which funeral home you prefer and provide contact information.
- Indicate who the pallbearers will be. Who you would like to have speak at your service. What type of music or theme.
- Note any charities, church, or organizations that you would like to receive memorial donations in lieu of flowers?

Making these decisions ahead of time will ease the burden of loved ones during a time of sadness and grief. With a little planning, your loved ones will know exactly what to do.





Government Assistance & Benefits

Disasters occur. For some types of natural disasters, like approaching hurricanes, rising flood waters, even wild fires, we have some warning which allow us to prepare. Other disasters such as tornados, earthquakes, mud slides and tsunami's happen with little or no warning. Being prepared and knowing what to do and who to contact is vital.

Fortunately, our local, state and federal government are ready to step in and help us deal with the aftermath. Understanding their role and who to contact may become paramount for you and your family.

In an emergency, your local government provides the first level of response. When a local jurisdiction doesn't have the resources to respond to a disaster, it turns to the State government for assistance. When a disaster occurs that is so severe that the local and State governments together can't provide the needed resources, then the Federal government (FEMA) becomes involved providing access to Federal programs and support.

- 🌿 If an emergency strikes in your community stay informed through local media, check your cities website and social media accounts for updates and information.
- 🌿 In the event you need assistance recovering from a federally declared emergency, FEMA will have disaster recovery centers established in the affected areas where you can speak to representatives for assistance.
- 🌿 To apply for Federal financial assistance (this can include disaster unemployment, special home loans for disaster victims and disaster tax relief), call FEMA at 800-621-FEMA or visit their website www.disasterassistance.gov
- 🌿 If your business has been affected contact the Small Business Administration (SBA) at www.sba.gov/emergencypreparedness for disaster assistance, cleanup and recovery.



Notes



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Record and keep your important documents safely in the cloud.
Get prepared. Start now at www.yourdocumentconcierge.com

