

# Disaster Preparedness: Records

Presented by: MRW Financial, Inc.

Prepared for:

## Disaster-Proof Your Records

In most places, you can rent a safe deposit box at a bank for \$30 to \$40 a year. What a small price to pay when you consider what it would cost you in time, money and effort to replace your important documents! Alternatively, consider use of a home safe (a good home safe!) to store your important documents, which include:

- Birth, death and marriage certificates, divorce decrees, child custody papers, adoption papers, passports, military records, Social Security cards.
- Mortgage papers, property deeds, stock and bond certificates, car titles.
- Insurance policies.
- Copies of estate planning documents, such as your will, any powers of attorney and/or living wills.
- Trust documents.
- Income tax information, such as copies of prior tax returns.
- Employee benefit information.
- Records of investment, bank and credit card accounts.
- If you've organized your financial life on a computer, considering periodically storing a backup copy in your safe deposit box or home safe.

**NOTE:** Since the bank may temporarily seal your safe deposit box at your death, it is not a good idea to keep the original of your will in a safe deposit box. Instead, ask if your attorney's office maintains a safe deposit box for the purpose of storing their clients' wills. If so, keep the original of your will with your attorney and a copy both at home and in your safe deposit box.

**SUGGESTION:** Consider making copies of your important documents, place the copies in a ziplock bag and then tape the bag to the inside of the container that holds your disaster supply kit. In this way, should you be forced to evacuate, you'll have copies of your important documents with you.