

MARCH / 2025

REACH



How and where to store important financial and personal records

Every year, fires, floods, tornadoes and other natural disasters typically result in the loss of life, widespread property damage and broken communities. Catastrophic events such as these often happen with little warning and leave people scrambling to take loved ones and pets to a safer place. Often, fire, smoke and water damages or destroys loved possessions and important documents.

From a risk management perspective, it makes sense to have an evacuation plan. It also makes sense to have important financial and personal records organized and easily accessible. Ask yourself if you could easily locate important records in an emergency. If you answer "No," then you should take the time to organize your personal and financial records so that they are quickly accessible if you are forced to leave your home suddenly.

Here is a helpful list of key documents and papers that you should keep (and make copies of) as well as some tips on how and where to store them.

✓ Personal records

- Birth certificates for you and other family members
- Marriage certificate, divorce decree or separation papers
- Social Security cards
- Passports
- Health insurance cards

✓ Financial records

- Deeds to your home and/or other property
- Mortgage and loan agreements
- Wills, any trust agreements and other estate planning documents, such as power of attorney
- Bank account information
- Information related to pensions or other retirement plans
- Records of taxable stock and other investments
- Vehicle titles and registrations
- Life, homeowners and auto insurance policies
- Credit card information
- Copies of tax returns

You should also list the names, addresses and contact information of your insurance agent, financial professional, attorney, physician and bank officers and include them with your records. It can also help with insurance claims if you inventory jewelry, collectibles, furniture, appliances and other expensive equipment you may own.

(Continued)

Where to store important information

Keep all your important records together in an accessible fireproof box that you can take with you in the event that you have to evacuate your home. It's smart also to keep copies in a safe place away from your home.



USI Consulting Group will help keep you on track to reach your retirement goals. If you have questions about your workplace retirement plan, please call our customer service center at 866.305.8846 or email us at directsolutionsparticipantquestions@usi.com (reference your plan's name and 3-digit code in the subject line).

This content is for general informational and educational purposes only and should not be relied upon as the only source of information. Neither USI nor its affiliates and/or employees/agents/registered representatives offer legal or tax advice. It is not intended to represent advice or a recommendation of any kind. Prior to acting on this information, we recommend that you seek independent advice specific to your situation from a qualified legal/tax professional.