

Are You Prepared For An Unexpected Event?

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Life is unpredictable, and unexpected events can happen at any time. Ensuring that you and your family are prepared for these situations can provide peace of mind and security when it matters most. It's crucial to organize your estate and have plans in place now, rather than waiting until a big trip or a significant life event. By taking proactive steps today, you can ensure that your loved ones are protected and that your wishes are honored, no matter what the future holds. We recommend that you focus on four "P's" – People, Packet, Passwords, and Paper – as you embark on this important task.

#1: People

Organize the contact information for all the important people in your life, including:

- Your family
- Friends you want to be notified in the event of an emergency
- Your primary care physician and specialists
- Your successor trustee, attorney in fact, and executor
- Your advisor and other financial advisors
- Caregivers for people and pets who are dependent on you
- Membership director of clubs you belong to
- Your employer
- Insurance agents
- Realtor
- Housekeeper and lawn care
- Clergy (as applicable)

#2: Packet

Store your important documents safely and share the location with the appropriate people.

- **Identification:** Birth certificate, social security card, driver's license, passport, marriage license, etc.
- **Medical Information:** Blood type, known allergies, medical history, medicine(s), care preferences, organ donation, etc.
- **Real Property:** Deed(s) to residence(s), mortgage information, location of keys and security system instructions, property insurance, tax information, leases, cemetery plot, etc.

- **Additional Assets and any Liabilities:** Safe deposit boxes, safes, bank and investment accounts, employee benefits, stock and bond certificate(s), cars, boats, coin(s), collectible(s), and related insurance policies, photos, etc.
- **Legal Documents and Tax Returns:** Will, trusts, powers of attorney, health care advance directives, income and gift tax returns, etc.

#3: Passwords

Ensure your attorney in fact, successor trustee, or executor has a list of your usernames, passwords, and security questions. Ideally, store all information related to digital assets and accounts with a password manager like [LastPass](#), so that the only username and password you need to share is access to that password manager.

#4: Paper

Include all your personal information on an actual piece of paper; typed or handwritten, stored with the “Packet”. In addition to the other “P’s,” consider:

- **Ongoing care instructions:** For you or others, including pets
- **Funeral, burial, and celebration of life arrangements**
- **Personal thoughts, messages, explanations of specific bequests, last wishes**
- **Reference to the location of all important items not stored with the “Paper”**

Conclusion

Taking the time to prepare your estate and ensuring everything is in order is one of the most meaningful steps you can take to protect your family. By addressing these important matters now, you provide your loved ones with clarity, security, and a lasting legacy of care. Don’t wait for life’s milestones—start planning today for a future that’s as secure as it is unexpected. If you need help getting started, reach out to your financial advisor for checklists and tools that can help you get organized.

If you have any questions or would like to discuss further, please reach out to your client service team, or call 404.264.1400. You can also visit us on the web at [HomrichBerg.com](https://www.HomrichBerg.com).

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