

Necessary Forms

Today, the average investor is tragically unprepared for an emergency. A 2013 US Trust survey of 3000 investors with at least \$3 million in investable assets found that¹:

- ◆ 47% do not have an advance healthcare directive
- ◆ 72% do not have a comprehensive estate plan
- ◆ 60% have not created any kind of trust documents
- ◆ 30% do not even know where their documents are stored
- ◆ 54% haven't told their executor how to access their documents
- ◆ 58% haven't organized their online passwords

This guide will help you locate resources you can provide to your clients to help them “get their house in order.”

Prescription Drug List

[Download Form](#)

When you are admitted to a hospital, one of the first questions they ask is, “What prescription medicines are you taking?” The FDA estimates that there are up to 2 million adverse drug reactions a year, leading to up to 100,000 annual deaths². A common scenario: a first responder administers a new drug, unaware that the patient is already taking numerous prescriptions, and the combination proves deadly. Other times, patients are allergic to a drug and have a poor reaction. To protect them from this risk, ask your clients to list all of your prescription drugs, over-the-counter medications. Don't forget supplements.

¹ <http://doingmorethatmatters.com/wp-content/uploads/2013/09/2013-UST-Insights-Wealth-and-Worth-Full-Report.pdf>

² <http://www.fda.gov/Drugs/DevelopmentApprovalProcess/DevelopmentResources/DrugInteractionsLabeling/ucm110632.htm>

Emergency Health Info

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On this form, clients can record their emergency contacts, allergies, health information and history, health insurance, etc. This information can be lifesaving – doctors and nurses who have correct information are far less likely to commit a medical error, which kill an estimated 250,000 Americans a year (that's the 3rd leading cause of death!)

Advance Directive

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In this crucial document, your clients will leave instructions for who they would like to make decisions on their behalf - and how they would like to be medically treated – if they become incapacitated. (In some states, your clients will fill out a living will and a medical power of attorney instead.) These forms need to be notarized according to state law to be legally binding.

Power of Attorney

[Download Form](#)

A power of attorney (PoA) designates a person (your proxy) to handle your legal and financial affairs if you are incapacitated. A "durable" PoA will go into effect the moment it is signed, even if you are not incapacitated; a "springing" PoA will only take effect if you become unable to make decisions on your own.

Password List

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Unknown passwords: a vexing and increasingly common problem for families mourning the loss of loved ones. As more and more people move their address books, calendars, and financial information online, they are taking the risk that some information and accounts may never be recovered after their death. It can be almost impossible to handle or finalize a person's affairs without gaining access to their accounts. That is, unless they share their passwords. Creating a hardcopy and

locking it away in a safe place, with details of its location, is imperative. It is equally important to remind your clients to update at least once a year!

Ps. Some clients might want to consider an online password manager, such as LastPass or 1Password. Once again, it is imperative that a friend or family member know about it and have the master password that accesses the account.

Assets and Accounts

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About \$42 billion is sitting in unclaimed accounts because of poor record keeping and unaware heirs.³ On this form, your clients can record their financial assets such as their checking and savings accounts, mutual funds, stocks, bonds, CDs, money market funds, retirement plans, IRAs, annuities, etc.

Insurance

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In 2013, Consumer Reports estimates that over \$1 billion in life insurance benefits are waiting to be paid out having never been claimed by beneficiaries.⁴ The magazine calculated the odds that you are owed money from a lost, forgotten or unknown policy are about one in 600. Ask your clients to list their policies, including life, health, auto, and homeowner's insurance.

Estate Planning

Download Form

Using this form, your clients can keep track of their estate and leave instructions for how they wish for their assets and obligations to be handled.

³ <https://www.unclaimed.org/what/>

⁴ <http://www.consumerreports.org/cro/magazine/2013/02/how-to-find-lost-life-insurance-policies/index.htm>

Too Complicated? We've Made It Easy!

Our comprehensive products can help your clients organize their documents and prepare for a medical emergency

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ICE Key

An "In Case of Emergency" USB drive so that your clients will have their lifesaving medical information everywhere they go.



SafeHaven Kit

Help your clients "get their house in order" with this comprehensive document organization system. (Fireproof safe not included)



SafeHaven Binder

This elegant 3-ring binder is filled with forms to help your clients record the details of their lives.

