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YOU CAN TAKE IT WITH YOU

No one expects to be the victim of a disaster, but every year, people find themselves in the midst of fires, floods, earth-quakes, and other catastrophic events, with little, if any, time to prepare. And, every year, personal and financial records are lost because they can't be located quickly in an emergency. That's why it's important to take the time to organize your records and essential information so that they're easily accessible if you are forced to leave your home suddenly.

What To Include

You'll want to safeguard both personal and financial records.

Personal Records:

- Birth certificates for you and your family
- Adoption papers
- Social Security cards
- Health insurance identification cards
- Marriage certificate, divorce decree, or separation agreement
- Passports

Financial Records:

- Deeds to your home and other property
- Vehicle titles and registrations
- Auto, life, and homeowners insurance policies
- Bank account information
- Investment records
- Wills, trust agreements, and other estate planning documents
- Mortgage and loan agreements
- Credit card information
- Copies of tax returns

You may also want to make a list of the names, addresses, and phone numbers of your financial institution, insurance agent, attorney, doctor, and financial advisor, and keep them with your records.

You've Gathered Them — Now What?

Now that you have all your important documents together, you'll want to keep them that way. A fireproof box that you can take with you during an evacuation is one option. But you also should

keep copies of all important documents in a safe place outside your home.

You could rent a safe deposit box and keep copies there. Just be sure that someone who doesn't live in your home has a key. You may even want to stash some extra cash or a credit card in both places to cover expenses such as food or a hotel room.



Your Life in Words and Pictures

Having a list of what you own can help you with insurance claims or tax deductions in the event of a loss. Take an inventory of your furniture, audio and video equipment, appliances, computer equipment, jewelry, collectibles, and other expensive items. Write down what you paid for the items, and keep the list, along with sales receipts, with your important documents.

Photographing or videotaping your possessions can help you prove what you owned. Include the photos or tape in your fireproof container or safe deposit box.

You can buy computer software programs to help you organize your records. Make sure you print out a hard copy of the information or copy it to a disk and store it with your other important documents.

MANAGING RISK WITH INSURANCE

When you hear the word risk, you may automatically think of investing. But investment risk isn't the only risk that can affect you and your finances. Consider how having the appropriate insurance might help you manage financial risk in your personal life.

Life insurance. Periodically review your policy — and your beneficiaries — to make sure your coverage is adequate, especially if you’ve experienced a major life event such as marriage, the birth of a child, divorce, or a death in the family.

Disability insurance. Disability insurance pays a portion of your salary if you’re unable to work due to an injury or illness. Consider purchasing an individual policy if your employer doesn’t offer group disability or if you want to supplement your employer’s group coverage.

Homeowners insurance. Your home should be insured for the cost of rebuilding at current prices for labor and materials. You may want to add endorsements for jewelry or a special collection that may exceed your policy’s coverage limits.

Auto insurance. Check the liability limits on your policy. If you drive an older car, you may be able to raise your comprehensive and collision deductibles or even eliminate this coverage.

Umbrella coverage. Coverage kicks in to protect you when the liability limits in your auto or homeowners policy are exceeded.

Beltz Ianni & Associates is happy to answer any questions you have about life, disability and long-term care insurance.



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A FACT ABOUT MONEY MOST OF US DON'T KNOW



The largest denomination of US Currency was the \$100,000 bill.

The largest bill ever printed by the Bureau of Engraving and Printing was the \$100,000 gold certificate, printed in 1934 and 1935. It was primarily used during business conducted between banks, and not really used with the public. It quickly became a thing of the past though, and while the US Mint has

also printed bills in other large denominations (such as the \$500, \$1000, \$5000 and \$10000 bills), the \$100 bill we are familiar with today has been the largest denomination printed in the US since 1969.

Source: <https://www.supermoney.com/2014/08/20-absurd-facts-about-money>

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