



**Wealth Advocate**  
**G R O U P**

## The Big Red Binder

The Big Red Binder is a reference book that includes crucial data that loved ones will need in the event of a sudden death or illness.

By using a large three-ring binder, documents can be stored in pocket pages together with loose-leaf paper for important information.

Don't rely on digital only. If family can't get into your computer or access your cloud storage, they won't be able to help. Paper is easily accessed, photocopied, faxed, scanned and shared as needed.

Tell at least two trusted people where they can easily find it. Better yet, give them each a copy, especially if they live far away from you.

This is the information to be included in the binder:

- **Medical Information:** Include surgeries, medications, recent test results, treatments and the name and contact information of healthcare providers.
- **Health Insurance Info:** The name of the company, a copy of your health insurance card, your Medicare card and any recent bills.
- **Recurring Bills:** Recent bills and contact information about your mortgage payments or rent, utilities, car lease or loan and life insurance policies. You should do the same for regular bills and for subscriptions and memberships.
- **Insurance Contacts:** A list of all insurance agents, policy numbers and the agent's contact information.
- **Investment Information:** Your financial adviser's contact information and account numbers.
- **Financial and Legal Information:** Contact information for your estate planning attorney and your CPA. Include where your prior year's tax records can be found. Make a copy of the front and back of your credit and bank cards. Include recent credit card bills and note when payments are generally due. Also include all bank PINS and all passwords.
- **Pet Care:** Contact info for the vet, any medication information and info for a trusted friend who can care for a pet on a short-term basis. A pet trust, if you have one.
- **Personal Lists:** Who should be notified in the event of a serious illness or death? A list of names, phone numbers and email addresses will be invaluable. Your wishes for burial or cremation.

A personal binder like this relieves family and friends, who are probably still in shock, and gives them the ability to have the information they need right at their fingertips, without having to dig through files or drawers of paper. It's a gift to those you love.