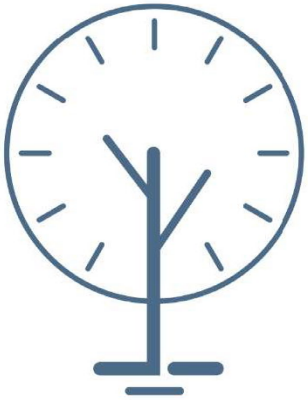

The

What If Kit

YOUR EMERGENCY FINANCIAL INFORMATION GUIDE

What If

- Your spouse or partner who manages the bills has a health crisis?
- You are in a car accident and manage most of the monthly bill payments for your household?
- You are traveling and need help after identity theft?

The Purpose of *The What If Kit*

This kit is designed to help prepare you for the rest of your life. Completing this kit means you are ready for unexpected life events (accidents, illness, incapacity, death) by documenting critical financial and personal information loved ones need to serve quickly and efficiently.

By spending a little over one hour documenting your information you will ensure:

1. **Household expenses will be paid** while you recover
2. **You can respond to credit breaches** or banking fraud quickly
3. **Loved ones can help manage healthcare costs** and insurance claims
4. **Your Trustee or Executor can handle final affairs** if you're terminally ill or pass away

The Reality of Life Disruptions and Why Documentation Matters

Autopay, digital and paperless billing make it difficult for even those with legal authority to know about and manage your accounts. To make sure your loved ones can help, you need to complete this kit. If you need help, we can assist with this process. If documenting this takes you more than 1.5 hours, imagine how difficult it would be for your loved ones to figure how to manage the daily finances?

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Personal Financial Assistants
612.314.5717

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It is inevitable that everyone needs this.

Everyone should have a guide to their financial and personal affairs that is securely stored. It can help recover from a variety of devasting life events. This information will also help loved ones help you if there is an unexpected life event. Share this with your partner if we are a successor in your Estate Plans. However, if something happens to them, we will need a copy to ensure we step in.

Statistical Reality:

- **1 in 4 twenty-year-olds** will become disabled before reaching retirement age according to the Social Security Administration.

- **70 percent** of adults reaching age 65 will need long-term care services according to the U.S. Department of Health and Human Services
  Individuals who turn 65 today face a significant likelihood of requiring support as they age. In fact, nearly 70 percent of people reaching this milestone can expect to need some form of long-term care services and supports during their remaining years. HHS additionally estimates that 56 percent of Americans turning 65 will develop a serious disability requiring long-term care. These statistics further highlight the importance of planning ahead and understanding the types of care that may become necessary as we grow older.

- **Peak disability rates** occur between ages 55-64 (13.5 to 17.2 percent) according to The Social Security Administration Trustee Report (2025)

Ultimate Disability Incidence Rates per 1,000 Exposed for the Last 65 Years of the 75-Year Projection, 2025 Trustees Report Alternative II

	Age Group										
	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
Male	0.3	1.2	1.5	1.8	2.4	3.2	4.5	7.7	13.6	17.2	9.6
Female	0.3	0.9	1.3	1.8	2.6	3.8	5.3	8.5	13.5	15.0	8.4

- **Risks of Scams Hit Younger Generations More Frequently** according to the Federal Trade Commission Younger adults were over four times more likely than older adults to report a loss on an investment scam. Gen Xers, Millennials, and Gen Z young adults (ages 18-59) were 34% more likely than older adults (ages 60 and over) to report losing money to fraud.

  While older adults were less likely to report losing money to fraud, those 70 and over reported much higher median individual losses. The median reported loss was $800 for people 70-79, and a whopping $1,500 for those 80 and over. But older adults were also much more likely to report fraud they had spotted or encountered – but avoided losing any money to – than people 18-59

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After caring for my parents for 5 years, I launched a business to help other families navigate the financial quagmire of daily living. Based on over a decade of experience as a Daily Money Manager, most households fall into one of these categories:

Kay Bransford
MemoryBanc Founder

1. **Single adults** who manage everything independently
2. **Couples with informal arrangements** about who handles day-to-day expenses
3. **Couples where one person manages all finances** and household affairs

Regardless of your situation, documentation is essential.

Our world has changed dramatically with technology. In the past decade, most companies along with local, state and federal governments have pushed us to self-service portals and prefer that we opt for paperless delivery of statements. If you have moved to any paperless statements, if something happens to you, there is no paper trail to help your loved ones and housemates. The bills are going to an unmanaged email box overflowing with messages.

We all have a friend who lost a partner or parent and spent weeks trying to piece together the finances. Some also have a friend who had to help an adult child. Spending less than one hour on these worksheets will save your loved ones from the anguish of trying to piece things together. If you are not the person managing these affairs, give them this kit and ask them for one hour to help you know what you might need to know should something happen to them.

I was a family caregiver to my parents who had planned well (POAs, Trust, Will). The belief that it is easy to step in and know how to manage after a critical health incident is just a fact you have not had to learn yet. The legal tools are only part of the solution. The details about where and how the money is used are the keys to good planning.

Most adults have more than one bank account, multiple credit cards, and retirement plans. Where your income is deposited, how your money moves between accounts, and what is set up on autopay should be documented. Additionally, important is where the two-factor authentication goes ... most financial sites require a phone number or email. Not only will it make your life easy when there is a credit card breach or fraud, but it would help a loved one who is trying to manage the finances without you.

The goal of this kit is to provide you with a straightforward way to record the critical information a loved one needs to know to step in, help, and manage forward.

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The FIVE things you need to document or organize include:

1. **Who would be notified of an event?** And how would they get the information they need to help you?
   If you end up in a hospital, most likely they will call your Emergency, or ICE (In Case of Emergency) contact on your phone or listed in your wallet.

   Do they have the legal tools to assist you, and know where you bank and cover your bill payments, along with your birthday, social security number AND the original copies of your Estate Plan documents? The goal is to complete this summary so they could quickly and easily help when needed.

2. **Color Copies of Wallet Contents:** Having copies is helpful if there is a breach or your wallet lost or stolen. When supporting clients as their durable power of attorney, we often have to provide copies of a valid driver's license or social security card of our client before financial institutions recognize durable powers of attorney.
3. **Digital Access Information:** Having access codes to your devices and online financial accounts will make it easy for someone to be able to quickly step in and pay bills, move money, or reset account passcodes. You should note two-factor authentication, and document your security questions and answers.
4. **Cash Flow Roadmap:** Seven out of ten couples cannot name the top three joint accounts they share (Consumer Reports). You need to assume your partner, spouse, friend, or parent will not know all your bank, credit, or investment accounts. You can create a simple visual to show the accounts, how they are titled, what they pay, and how they are connected.
5. **Document your key contacts:** Include the key individuals that help with your finances and manage your key assets so your durable power of attorney or Trustee can help.

Complete pages 5 – 11 and share it with your Durable Power of Attorney and/or Trustee.

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Step 1: Who will be notified if something happens to you?

Step 1 takes:

5 minutes

List the person or people that would notified if something happens to you?

Who and How would this person be notified?

Who/How: _____

Who/How: _____

How would they get into your home, access your computer, files, and mobile phone?

- How would they access your home? _____
- Where did you store the latest version of this information for them? _____
- Do you have a file cabinet, computer, smart phone, or iPad where you keep your prior year taxes and account statement _____
  _____
- Are there individuals/service providers we need to notify that you are incapacitated or services to put on pause as you recover?

  Housekeepers:_____

  Newspaper Delivery: _____

  Meal Services: _____

  Gym Memberships or Clubs: _____

  _____

  Other: _____
- Are there pets or other items in your home that need to be managed and supported while you recover? _____

Step 2: Color Copies of Wallet Contents/ Important IDs

Step 2 takes:

5 minutes

Make a color copy of the following items:

- Driver's License or Government ID's
- Insurance Cards
- Credit Cards
- Social Security Card

Copy the front and back of each card. Color is better because it is more readable and what government and financial institutions often request.

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Step 3: Digital Access

Having access to your online accounts, email and phone will make it easy for your loved ones to help you.

Step 3 takes:

15 minutes

Lock Screen Codes

Write down the Device Name (Dave's PC, Kim's iPad) along with the lock screen Code. Note file names or folders of important documents stored on the device in the NOTES section.

Device Name: _____ Code: _____

Device Name: _____ Code: _____

Device Name: _____ Code: _____

Device Name: _____ Code: _____

NOTES: _____

Foundational Online Passcodes

Email: Username: Passcode: _____

☐ Two-Factor? Device:_____

Apple ID: Username: Passcode: _____

☐ Two-Factor? Primary Device: _____
Other Linked Devices: _____

Microsoft: Username: _____ Passcode: _____

☐ Two-Factor? Primary Device: _____
Other Linked Devices: _____

Phone & Voicemail Access:

Owner & Number: _____

Lock Screen Code: _____ Voicemail Code: _____

Owner & Number: _____

Lock Screen Code: _____ Voicemail Code: _____

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Step 3: Digital Access *(cont.)*

Personal Financial Accounts:

Bank:_____ ☐ Two-Factor? Device: _____

Username: _____ Passcode: _____

Bank:_____ ☐ Two-Factor? Device: _____

Username: _____ Passcode: _____

Bank:_____ ☐ Two-Factor? Device: _____

Username: _____ Passcode: _____

Credit Card: _____ ☐ Two-Factor? Device: _____

Username: _____Passcode: _____

Credit Card: _____ ☐ Two-Factor? Device: _____

Username: _____Passcode: _____

Credit Card: _____ ☐ Two-Factor? Device: _____

Username: _____Passcode: _____

Retirement: _____ ☐ Two-Factor? Device: _____

Username: _____Passcode: _____

Investments: _____ ☐ Two-Factor? Device: _____

Username: _____Passcode: _____

Insurance: _____ ☐ Two-Factor? Device: _____

Username: _____Passcode: _____

Password Keeper: _____ ☐ Two-Factor? Device: _____

Username: _____Passcode: _____

Invited contacts: _____

Crypto: _____ ☐ Two-Factor? Device: _____

Username: _____Passcode: _____

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Important Passcodes for Access to Social Security, IRS, & Government Pensions:

Login.gov: _____ ☐ Two-Factor? Device: _____

Username: _____Passcode: _____

ID.me: _____ ☐ Two-Factor? Device: _____

Username: _____Passcode: _____

Security Questions:

What is your mother's full birth name? _____

What is your father's full name? _____

What is your favorite:

food? _____

movie? _____

book? _____

What is the name of the town where you were born? _____

What is the name of your first/ favorite pet? First: _____Favorite: _____

What is the make of your first car? _____

What was your childhood nickname? _____

Use these to document additional general security questions (Q) and answers (A):

Q:_____

A:_____

Q:_____

A:_____

Q:_____

A:_____

Q:_____

A:_____

Q:_____

A:_____

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Step 4: Create a Visual Diagram of your Accounts

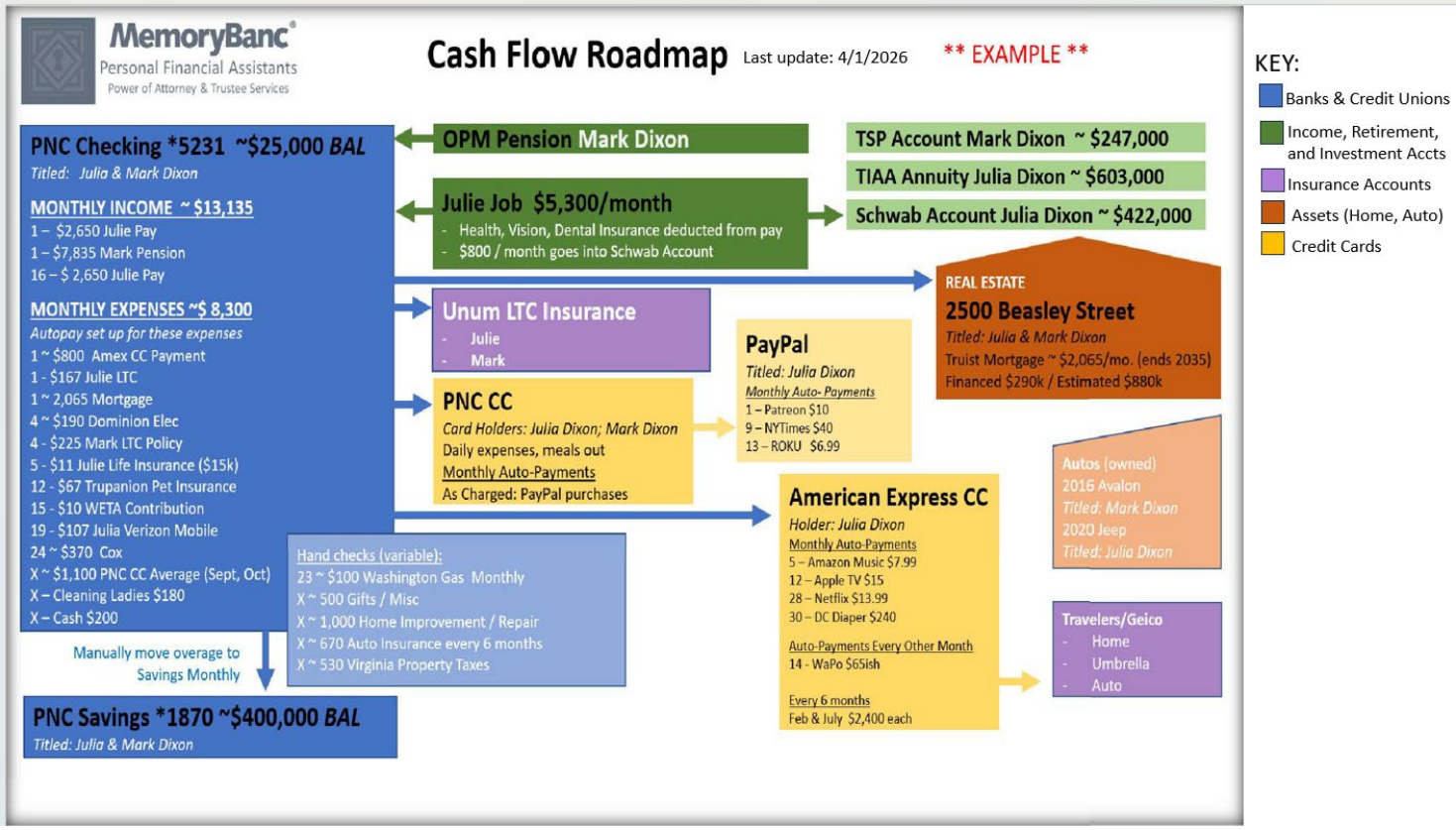
Step 4 takes:

40 minutes

A picture is worth a thousand words. A simple cash flow roadmap illustrates your financial accounts and provides a simple overview of how your money flows, pays bills, and is interlinked between financial services firms.

In this case there is a PNC Checking and Savings account; a PNC and Amex Credit Card account, and a PayPal account that are set up and paying bills. It illustrates where your income sources are deposited and documents auto-payments. Include all income sources, high-value individual property, insurance, and investments accounts.

Please create your own Cash Flow Roadmap. It may help to complete the lists on page 10 first. We use PowerPoint to build these and if you want us to help, contact us and we can build this for you. We use your statements to build one for you.



Use this to summarize all the accounts and items that should be on your Cash Flow Roadmap:

Bank Accounts & Credit Unions:

Income, Retirement & Investment Accounts:

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Insurance Accounts:

Assets (Home, Auto):

Credit Card Accounts:

Use this section to document accounts with bill pay and auto-pay in your accounts.

Account: _____
Note: Pay Date / Payee / Actual or Average(~) payment

Account: _____
Note: Pay Date / Payee / Actual or Average(~) payment

Account: _____
Note: Pay Date / Payee / Actual or Average(~) payment

Account: _____
Note: Pay Date / Payee / Actual or Average(~) payment

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Step 5: Document your Key Contacts

Who are your trusted advisors and key contacts?

Step 5 takes:

10 minutes

Estate Plan Lawyer: _____

Phone:_____ Email: _____

Healthcare Power of Attorney: _____

Phone:_____ Email: _____

Successor Healthcare Power of Attorney: _____

Durable Power of Attorney: _____

Phone:_____ Email: _____

Successor Durable Power of Attorney: _____

Trustee: _____

Phone:_____ Email: _____

Successor Trustee: _____

Executor: _____

Phone:_____ Email: _____

Successor Executor: _____

Financial Advisor: _____

Phone:_____ Email: _____

Healthcare Advocate: _____

Phone:_____ Email: _____

There is a profession that helps with healthcare advocacy and doctor visits. Put N/A if you do not have one in place.

CPA/Tax Attorney: _____

Phone:_____ Email: _____

Healthcare Insurance Advisor: _____

Phone:_____ Email: _____

Realtor: _____

Phone:_____ Email: _____

Mortgage Advisor: _____

Phone:_____ Email: _____

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BONUS: Gather Important Documents

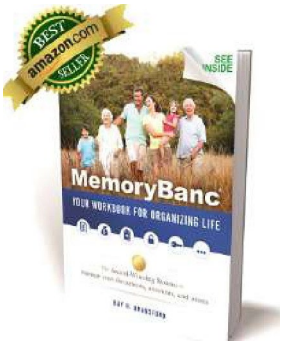
Use this list and check boxes to note which items you have collected and cross off items that do not apply to you. Please note that many government and financial institutions will ask for color copies since they are more difficult to fake and is the reason "color copy" is noted on specific items. This can all fit in a 2-inch binder for most households.

Put one copy of your statements in a binder or include a note on where someone could find statements to your accounts. Information on your statements will be needed to contact the providers. If you have moved to paperless settings make sure you leave your online access codes to get into the email account where these statements are delivered.

± This symbol represents those accounts that may have online access, usernames, passcodes, PINs, and security questions that were established and should also be included with your account(s) documentation.

Personal Information and Identification Cards

☐ Names, social security numbers, and birthdates for spouse/partner, children, and account beneficiaries
☐ Birth certificate/naturalization documents ☐color copy
☐ Social Security card/number/statements ± ☐color copy
☐ Driver's license ± ☐color copy
☐ Military identification/service records DD-214 ☐color copy
☐ Passport/Permanent Resident Card ☐color copy
☐ Location of tax returns and IRS PIN if implemented
☐ Marriage license/divorce /child custody documents
☐ Location of household inventory and appraisals
☐ Location of safe, combination and/or safe deposit box



Estate Plans and Documents

☐ Durable power of attorney
☐ Medical (Healthcare) power of attorney
☐ Will
☐ Trust
☐ Do-not-resuscitate order/living will
Specific instructions regarding personal wishes, pets, and burial

TODAY'S CAREGIVER FRIENDLY AWARD CAREGIVER.COM ☐

Financial Information, Statements and Cards

☐ Income sources and pay cycles
☐ Bank accounts and beneficiary details ±
☐ Retirement, investment, brokerage accounts and beneficiary details ±
☐ Stock certificates and savings bonds
☐ Home, auto, life, umbrella insurance policies (deductibles, what is covered, who is covered, beneficiaries ±
☐ Real estate: ownership, location, and loan type, amount borrowed, interest rate, payment due dates/cycle ±
☐ Auto loans: title, location, amount borrowed, interest rate, payment due dates/cycle ±
☐ Other non-household asset details: appraisal, location, and inventory
☐ Other debts: type, amount borrowed, interest rate, payment due dates/cycle ±
☐ Credit freeze or identity theft account and access information ±
☐ Credit cards: account numbers/expiration/CCV, annual fees, limits, interest rate, and payment cycle ±
☐ Notice of final loan payments/release: zero balance statement, cancelled notice with original loan papers
☐ Utility accounts: power, gas, phone, cable, water, sewer ±

NOTES:

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Online Accounts & Computer Access

Document all those not previously included with the above account information. Note details of two-factor authentication and linked emails or mobile phone numbers.

- ☐ Lock screen passcodes and PINs for phones, tablets, and computers
- ☐ Email accounts±
- ☐ Social media accounts±
- ☐ Online services±
- ☐ Security questions, answers

Should I really write down my usernames, passcodes, and PINs? To help you swiftly and quickly, online access is the easiest route to help reset a passcode needed, pay a bill, access income. Currently, many banks and credit unions will not grant a Durable Power of Attorney (DPOA) access to the online bill pay portal you set up. This means some bill pay accounts cannot be changed or modified. Getting access using DPOA often takes time - please discuss with an estate lawyer how to make this easy on you and your loved ones.

Medical Information & History

- ☐ Copies of all health insurance plan cards (front and back)
- ☐ Health insurance plan accounts and memberships±
- ☐ Long-term care insurance and/or active claims: deductibles, what is covered, who is covered±
- ☐ Contact information for healthcare providers±
- ☐ Healthcare directives±
- ☐ Personal medical history±
- ☐ List of current medications, prescriptions, and dosage
- ☐ Family medical history
- ☐ Immunizations

Household Records

- ☐ Home services, contact information and visit details (cleaning, lawn, sprinkler, meal, etc.)±
- ☐ Home appliances, warranty, service contact information and visit details
- ☐ Auto titles, loan details, Department of Motor Vehicles (DMV) account, E-ZPass account±
- ☐ Service plan records, warranty, schedules, repair documentation, and preferred providers±
- ☐ Documentation of purchase and any home or land improvements with receipts

Other Important Life Details

- ☐ Birthdays and other important dates
- ☐ Weekly schedule
- ☐ Social club and health memberships±
- ☐ Frequent flyer, hotel, travel award programs±
- ☐ Subscriptions±
- ☐ Pets: care, immunizations, medications, services, ID, registration, ownership, and microchip information

± This symbol represents those accounts that may have online access, usernames, passcodes, PINs, and security questions that were provided and should also be included in the documentation.

NOTES:

Business Owners

Document this information if you own a business

- Customer list/key customers; Vendor contracts and vendor contacts±
- Partnership and corporate operating agreements
- Incorporation documents; Copyright/trademark records; Business insurance documents±
- Intellectual property/non-compete agreements±
- Contact information or location of accounting, personnel records, and succession plan, along with access instructions ±

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Financial Organization, Advocacy and Daily Money Management Services

If you are a busy professional, "solo senior", overwhelmed by daily monetary upkeep or simply choose to keep your finances private, MemoryBanc can perform as your daily money manager (DMM) and personal financial advocate. Whether you need help paying bills, an ongoing financial advocacy, or just need help completing this kit, we will help ensure your financial affairs and wishes are respected and managed. We work in person or remotely and coordinate with your existing legal, tax and financial professionals.

We adapt our services to each client's unique situation. We can work directly for the individual, an assigned family member, or support a designated Durable Power of Attorney Trustee or Executor.

As members of the American Association of Daily Money Managers (AADMM), we undergo ongoing background screening and are insured for your protection. Our services complement the work of legal, tax, and financial professionals. We are an agency dedicated to serving the unique needs of each of our clients and their families.

Key services include:

- Bill Pay & Mail Management
- Scam & Fraud Avoidance
- Cash Flow Management
- Medical & Long-Term Care Claim Support
- Tax Organization
- Support named Power of Attorney, Trustee, Executor, & Conservator

You have control over who sees your information and how it is collected, organized, and protected.

We are Professionals that Support your Personal Goals and Wishes

AADMM
American Association of Daily Money Managers

The MemoryBanc Services Teams

Metro-DC Team: Christine, Cynthia, Mala, Carly, Linda, Kay, Shannon, Deborah (missing Charlene and Florence)

Minneapolis/St. Paul Team: Cathy, Kay, Sonja

Visit our website to schedule a free consultation at www.MemoryBanc.com

We work with the following providers to protect our clients:

The Hanover Insurance Group® · THE HARTFORD · Coalition · CHUBB® · TRAVELERS · CLEARSTAR® Human Capital Integrity™

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