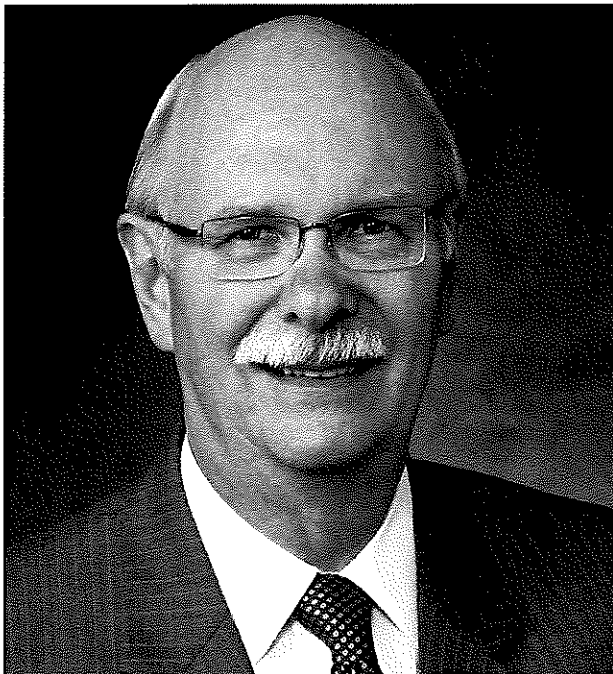


Are you ready for the unexpected?

Life's major events often come without any notice. Whether the event is changing jobs, caring for an aging loved one, experiencing a death in the family or one of many others, finding the information you need can put you in a document tailspin. Using this easy guide to organize your important documents can ease some of the anxiety for you and your family during those times. Make it easy on yourself and them.



As you move through the various stages of life, remember that you have a valuable resource, your investment professional. I am available to review your insurance and financial needs on an ongoing basis and recommend adjustments as your circumstances change. Call me today for an appointment. Or email to:

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(941) 750-6818 (877) 750-6818 (941) 224-1347*

Jim Zientara, MBA, CIMA Branch Manager and Financial Planner

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Raymond James Financial Services, Inc., Member FINRA/SIPC

**Investment Advisory Services offered through Raymond James
Financial Services Advisors, Inc**

	Emergency Papers	Location
X	<i>Insurance and Annuity—needed to settle claims</i>	
	Life Insurance Policy Documents	
	Group Life Policies	
	Health/Accident Insurance ID & Claim	
	Variable/Fixed Annuity Statements	
	Mortgage Insurance Policy	
	Travel Insurance Policy	
	Property/Casualty Policy Documents	
	Veterans Administration Papers	
	Beneficiary Forms for all Policies	
	Long Term Care Policy	
X	Financial Personal Documents—needed to settle debts and transfer ownership	
	Appraisal or Inventory of items	
	Buy/Sell or Partnership Agreements	
	Deferred Compensation Agreements	
	Federal/State Gift-tax Returns	
	Prior Years' Tax Returns	
	Motor Vehicle Title Papers	
	Promissory Notes (debts owed)	
	Loans Outstanding (money owed)	
	Mortgage Documents	
	Medical Bills, Prescription Plan Card	
	Property/School Tax Records	
	Real Estate Deeds/Title of Ownership	
	Rental and/or Lease Agreement	
	Trust Documents/Agreements	

X	Key Contacts	Address/Phone Number
	CPA/Accountant	
	Insurance Representative	
	Attorney	
	Emergency Papers	Location
X	<i>General Items—documents that should always be readily available.</i>	
	Social Security Card	
	Birth Certificate	
	Passport/Citizenship Papers	
	Drivers' License # & expiration	
	Adoption Papers	
	Marriage Certificate	
	Pre-nuptial Agreement	
	Divorce/Separation Papers	
	Safe and Combination	
	Safe Deposit Box & Key	
X	<i>Investment Documents—needed for the transfer of ownership of accounts.</i>	
	Brokerage Account Statements	
	Mutual Fund Account Statements	
	Individual Retirement Plan Statements	
	Company Retirement Plan Statements	
	Other Company Benefits	
	Stock Certificates	
	Bearer Bonds	
	Investment Club Documents	
	529 College Savings Plan Statements	
	On-line Securities Account Information	
	Beneficiary Information for all Accounts	
	Cost Basis of Securities owned or sold	

	Emergency Papers	Location
X	<i>Bank/Credit Documents—needed to settle affairs of estate</i>	
	Checking/Money Market Statements	
	Checks (checking/money market)	
	Passbook Savings Accounts	
	Credit Cards and Account Statements	
	Credit Union Account Statements	
X	The items below may be needed if someone becomes seriously ill	
	Living Will/Health Care Proxy	
	Durable Power of Attorney The right of survivorship-assets held in the manner are not subject to probate; instead, the survivor simply provides evidence of death to the appropriate financial institution so that title can be changed.	
	Financial Institution's Power of Attorney Some Financial institutions may refuse to accept a standard Power of Attorney.	
X	The items below may be needed soon after someone dies	
	Last Will and Testament Wills should never be stored in a safe deposit box. Instead, Wills should be kept in either a lawyer's will safe or a fireproof safe at home.	
	Military Discharge Papers Veterans receive a small stipend toward burial expenses.	
	Burial Instructions	
	Cemetery Plot Deed	
	Pre-Paid Cremation Documents	
	Funeral Home Preference/Information	
	Charitable Donation Preference	
	Letter of Instruction	
	Death Certificate The number of accounts or titles of ownership of the deceased.	
	Phone number/Address of County Surrogate Court The county court or clerk's office where the decedent resided handles the estate matters and will probate the Last Will and Testament. The executor should obtain a sufficient number of death certificates for transferring ownership of accounts, titles, etc.	
	Information for Obituaries (resume)	