

---

*How to*

# **BUILD**

*an*

# **I.C.E. PACK**

*in case of*

# **EMERGENCY**

---

This workbook contains tips and tools for organizing your important records, so you'll have the information you need when you need it most.

# Be prepared

Protecting yourself is about more than just buying an insurance policy — it's about living your life in ways that are safe, secure, and smart. The organization you'll gain through this I.C.E. Pack Starter Kit can complement the financial protection you can obtain through the ADA Members Insurance Plans portfolio, underwritten by Great-West Financial®. This I.C.E. Pack, compliments of Great-West Financial, can serve as another practical and valuable tool for you and your family.

## Your I.C.E. Pack Starter Kit

What if you quickly needed your insurance policies, tax records, or property deeds? Would you know where to find them? Do you know how long to keep important documents? Do you have a back-up plan in case your records are lost or destroyed?

This kit can assist you in organizing your insurance, financial and legal documents, and provide general guidelines regarding recordkeeping. It may take a little time to get everything assembled, but the peace of mind that results — both for you and your family — is well worth the effort.

## Table of Contents

### Emergency preparedness

What is an I.C.E. Pack? .....	2
How do I build an I.C.E. Pack? .....	2
Where should I keep my I.C.E. Pack? .....	2
The contents of my I.C.E. Pack .....	3

### Organization and recordkeeping

The importance of recordkeeping .....	5
How long should I keep my records? .....	6
Use a safe deposit box or home safe .....	7
My insurance information .....	8
Keeping important papers up to date .....	10
My legal and financial advisors .....	11
My personal contacts .....	12

# What is an I.C.E. Pack?

An I.C.E. Pack is an emergency kit that you can quickly grab when evacuating if there's a fire, natural disaster, or family crisis. Among other items, an I.C.E. Pack contains copies of your family's most important personal, financial, insurance, and legal records — documents you may need access to during an emergency.

## How do I build an I.C.E. Pack?

Because your I.C.E. Pack is intended to help you manage your affairs, it should reflect your own organizational style. Any box, backpack, portfolio, notebook, or other similar container can serve as your I.C.E. Pack, provided it is large enough to hold all the required elements, and yet still small enough to be portable along with other personal necessities. You may also choose to store some of your information on a flash drive or the Cloud, or back it up there. This booklet should be part of your I.C.E. Pack, since you will fill many pages with personal information. You might also want to scan the pages so you have a digital copy.

If building an I.C.E. Pack seems like a monumental undertaking, break it down into smaller tasks that you can accomplish over several weeks. Just taking a few small steps at a time will help you feel more in control of your recordkeeping and emergency preparedness.

## Where should I keep my I.C.E. Pack?

It's critical that you store your I.C.E. Pack in a secure but easily accessible location. Consider letting your family members know the location of your I.C.E. Pack, in case any of them need to grab it for you or refer to its contents. You may not have time to search through a file cabinet or run to the bank, so keeping it readily accessible is actually the most prudent. Your home office or atop a bookcase could be an excellent place to keep this important tool handy. In fact, the storage location you choose may actually influence what kind of container you select.

Best advice: You might want to make a copy of your completed I.C.E. Pack and keep it in a safe deposit box at your local bank!

# The contents of your I.C.E. Pack

In addition to this booklet and copies of your important records, think about other items that you might need if you had to quickly evacuate your home in an emergency. For example, consider putting your bank safe deposit box key and some extra cash in your I.C.E. Pack. Prescriptions and back-up media (e.g., flash drive if not backed up in the Cloud) of important computer files also could go in the I.C.E. Pack.

Many companies already provide online digital records/statements of your accounts, so you probably would not need to keep hard copies.

I.C.E. Pack checklist	Date assembled
<input type="checkbox"/> Back-up flash drive of important computer files	_____
<input type="checkbox"/> Cash	_____
<input type="checkbox"/> Critical medical records (including prescriptions)	_____
<input type="checkbox"/> Business employee roster	_____
<input type="checkbox"/> Personal contact information	_____
<input type="checkbox"/> Insurance information	_____
<input type="checkbox"/> Inventory of your house and possessions (including photos or videos)	_____
<input type="checkbox"/> List of emergency contacts	_____
<input type="checkbox"/> Login IDs and security passwords	_____
<input type="checkbox"/> Photocopies of records you have stored elsewhere	_____
<input type="checkbox"/> Photocopies of wallet contents (driver's license, credit cards, etc.)	_____
<input type="checkbox"/> Recent investment statements (bank, broker, mutual funds, retirement)	_____
<input type="checkbox"/> Recent loan statements (mortgage, line of credit, auto)	_____
<input type="checkbox"/> Safe deposit box key and combination to your home safe	_____
<input type="checkbox"/> _____	_____
<input type="checkbox"/> _____	_____
<input type="checkbox"/> _____	_____
<input type="checkbox"/> _____	_____
<input type="checkbox"/> _____	_____



# The importance of recordkeeping

Assembling your I.C.E. Pack is an important reason to get your records organized, but not the only one. Keeping track of financial, insurance, and legal records is important for several reasons:

## **Making an insurance claim**

Your insurance company may ask for documentation to support your claim.

## **Returning defective items**

You may need a receipt or warranty to get a refund for a defective product.

## **Filing for benefits**

You will need certain documents (e.g., birth certificate, marriage license, military records, Social Security card) to file for Social Security, veterans' benefits, and so on.

## **Handling an emergency**

Being able to locate important records easily will enable you or your loved ones to deal more quickly with a medical emergency or natural disaster.

## **Having access to your legal documents**

It's important to have immediate access to your Living Will, Power of Attorney, and health care proxy.

## **Settling your estate**

You can help your loved ones by showing them where you keep your important records, whom to contact, and what to expect.

# How long should I keep my records?

Information that could someday be used to file a claim, answer a tax question, or handle a legal issue should usually be kept indefinitely. However, the IRS rules (which change often) and legal counsel should be consulted to determine how long records should be kept. For example, a potential insurance claim or credit dispute may lead you to keep certain records longer than the IRS requires. Consider following these general recommendations:

## Keep for a lifetime

- Basic **legal documents**, such as your birth certificate, marriage license, divorce decree, adoption papers, military records, Will, and advance medical directives
- Information about your **retirement accounts**, in particular, contributions to IRAs and 401(k)s and beneficiary designations

## Keep for a period of time

- **Insurance policies** and all amendments
- Information to support your **income tax returns**, such as canceled checks and receipts for deductible expenses, until the chance of an IRS audit passes. (in general, seven years following the date when the return was filed)
- Your personal and business **tax returns** (to obtain a lost tax return, file Form 4506-T, "Request for Transcript of Tax Return," with the IRS at [www.irs.gov](http://www.irs.gov))
- Records relating to the purchase of your home or other real estate and any improvements made (keep these records until (a) the property is sold, (b) the tax, if any, is reported, and (c) the time period for an IRS audit has expired)
- Purchase confirmations and year-end information about your investments (keep these records until (a) the investments are sold, (b) the tax, if any, is paid, and (c) time for an IRS audit has passed; you can discard monthly and quarterly statements after you check their accuracy against the year-end statement)

## Shred

- It is important to shred any documents you are ready to discard that contain any personal information in order to protect yourself from identity theft.

# Use a safe deposit box or home safe

Most experts recommend that you rent a safe deposit box at a bank to permanently store your most valuable and/or irreplaceable documents and personal possessions. However, you may not want to keep certain items in a bank safe deposit box if your state’s laws require the box to be sealed temporarily at your death. Ask your attorney if you should store these items elsewhere.

A home safe is another option. Make sure the safe is fireproof and waterproof. If possible, keep the safe hidden in the basement to prevent the risk of the safe falling through a fire or water-weakened floor.

## Safe deposit box/Safe checklist Date stored

<input type="checkbox"/> Adoption papers	_____
<input type="checkbox"/> Birth and death certificates	_____
<input type="checkbox"/> Car titles	_____
<input type="checkbox"/> Advance medical directives (Living Will, Power of Attorney, and health care proxy)	_____
<input type="checkbox"/> Insurance policies	_____
<input type="checkbox"/> Marriage licenses	_____
<input type="checkbox"/> Military records	_____
<input type="checkbox"/> Mortgage/property deeds	_____
<input type="checkbox"/> Passports	_____
<input type="checkbox"/> Power of attorney, general	_____
<input type="checkbox"/> Professional licenses	_____
<input type="checkbox"/> Retirement savings plans (401K, IRA, etc.)	_____
<input type="checkbox"/> Social Security cards	_____
<input type="checkbox"/> Tax returns (state and federal)	_____
<input type="checkbox"/> Trust documents	_____
<input type="checkbox"/> Memory devices with photographs of your property	_____
<input type="checkbox"/> Will	_____
<input type="checkbox"/> Written and photographic inventories of your possessions	_____
<input type="checkbox"/> _____	_____
<input type="checkbox"/> _____	_____



# My insurance information

## Life insurance

Insured's name \_\_\_\_\_

Insurance co. \_\_\_\_\_

Policy ownership \_\_\_\_\_

Coverage amount \_\_\_\_\_

Agent phone \_\_\_\_\_ Policy # \_\_\_\_\_

Email \_\_\_\_\_ Website \_\_\_\_\_

Beneficiary \_\_\_\_\_

Insured's name \_\_\_\_\_

Insurance co. \_\_\_\_\_

Coverage amount \_\_\_\_\_

Policy ownership \_\_\_\_\_

Agent phone \_\_\_\_\_ Policy # \_\_\_\_\_

Email \_\_\_\_\_ Website \_\_\_\_\_

Beneficiary \_\_\_\_\_

## Disability insurance

Insured's name \_\_\_\_\_

Insurance co. \_\_\_\_\_

Policy ownership \_\_\_\_\_

Coverage amount \_\_\_\_\_

Agent phone \_\_\_\_\_ Policy # \_\_\_\_\_

Email \_\_\_\_\_ Website \_\_\_\_\_

Insured's name \_\_\_\_\_

Insurance co. \_\_\_\_\_

Policy ownership \_\_\_\_\_

Coverage amount \_\_\_\_\_

Agent phone \_\_\_\_\_ Policy # \_\_\_\_\_

Email \_\_\_\_\_ Website \_\_\_\_\_

## Medical insurance

Insured's name \_\_\_\_\_

Insurance co. \_\_\_\_\_

Agent phone \_\_\_\_\_ Policy # \_\_\_\_\_

Email \_\_\_\_\_ Website \_\_\_\_\_

## Supplemental medical insurance

Insured's name \_\_\_\_\_

Insurance co. \_\_\_\_\_

Agent phone \_\_\_\_\_ Policy # \_\_\_\_\_

Email \_\_\_\_\_ Website \_\_\_\_\_

## Homeowner's/Renter's insurance

Insured's name \_\_\_\_\_

Insurance co. \_\_\_\_\_

Agent phone \_\_\_\_\_ Policy # \_\_\_\_\_

Email \_\_\_\_\_ Website \_\_\_\_\_

**Homeowner's/Renter's insurance** (con't)

Insured's name \_\_\_\_\_  
Insurance co. \_\_\_\_\_  
Agent phone \_\_\_\_\_ Policy # \_\_\_\_\_  
Email \_\_\_\_\_ Website \_\_\_\_\_

**Auto insurance**

Insured's name \_\_\_\_\_  
Insurance co. \_\_\_\_\_  
Agent phone \_\_\_\_\_ Policy # \_\_\_\_\_  
Email \_\_\_\_\_ Website \_\_\_\_\_

Insured's name \_\_\_\_\_  
Insurance co. \_\_\_\_\_  
Agent phone \_\_\_\_\_ Policy # \_\_\_\_\_  
Email \_\_\_\_\_ Website \_\_\_\_\_

Insured's name \_\_\_\_\_  
Insurance co. \_\_\_\_\_  
Agent phone \_\_\_\_\_ Policy # \_\_\_\_\_  
Email \_\_\_\_\_ Website \_\_\_\_\_

**Business insurance** (property, workers' compensation, etc.)

Insured's name \_\_\_\_\_  
Insurance co. \_\_\_\_\_  
Agent phone \_\_\_\_\_ Policy # \_\_\_\_\_  
Email \_\_\_\_\_ Website \_\_\_\_\_

Insured's name \_\_\_\_\_  
Insurance co. \_\_\_\_\_  
Agent phone \_\_\_\_\_ Policy # \_\_\_\_\_  
Email \_\_\_\_\_ Website \_\_\_\_\_

Insured's name \_\_\_\_\_  
Insurance co. \_\_\_\_\_  
Agent phone \_\_\_\_\_ Policy # \_\_\_\_\_  
Email \_\_\_\_\_ Website \_\_\_\_\_

**Professional liability insurance** (Dental Malpractice)

Insured's name \_\_\_\_\_  
Insurance co. \_\_\_\_\_  
Agent phone \_\_\_\_\_ Policy # \_\_\_\_\_  
Email \_\_\_\_\_ Website \_\_\_\_\_

Insured's name \_\_\_\_\_  
Insurance co. \_\_\_\_\_  
Agent phone \_\_\_\_\_ Policy # \_\_\_\_\_  
Email \_\_\_\_\_ Website \_\_\_\_\_

# Keeping important papers up to date

Organizing your records presents a perfect opportunity to review them for accuracy and thoroughness. Consider following these guidelines for updating various records. Many documents (like your Will, Trusts, estate plan, insurance policies, etc.) may need adjustment over time to continue to reflect your current situation.

## Bank accounts, mutual funds, and other investments

You may have named a person to receive the money in these accounts in the event of your death. Called a “transfer-on-death” or “payable-on-death” provision, this is similar to a beneficiary designation. If you want to change the name(s), contact the financial institution of where your assets are located.

## Life insurance or annuity policies

When you purchase a life insurance policy or an annuity, you name a beneficiary. This is the person(s) or entity that will receive the proceeds of the policy or annuity upon your death. If you want to change the beneficiaries, contact your insurance company.

## Retirement plans

You also name a beneficiary for your 401(k)s, IRAs, or other retirement savings plans. Make sure these beneficiary designations are up to date; if not, contact your retirement plan administrator.

## Trusts

If you have a Trust and want to amend it to change the beneficiaries, consult your attorney to assist you.

## Wills

Whenever there is a major event in your life, such as a marriage, divorce, or birth of a child, review your Will to make sure it continues to reflect your wishes. If not, consult your attorney if the Will needs to be rewritten, or if you can simply add a codicil (addendum) to the Will.

## Other documents

Are the persons named on your advance medical directives (i.e., Living Will, Power of Attorney, health care proxy), co-signer form for your safe deposit box, business succession plan, power of attorney for property, etc., up to date?

# My legal and financial advisors

**Accountant/personal tax preparer** \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

Address \_\_\_\_\_

**Accountant/business tax preparer** \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

Address \_\_\_\_\_

**Attorney/personal** \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

Address \_\_\_\_\_

**Attorney/business** \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

Address \_\_\_\_\_

**Bank or trust officer** \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

Address \_\_\_\_\_

**Estate planner** \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

Address \_\_\_\_\_

**Financial planner** \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

Address \_\_\_\_\_

**Investment advisor** \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

Address \_\_\_\_\_

**Other** \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

Address \_\_\_\_\_

**Other** \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

Address \_\_\_\_\_

# My personal contacts

**Parents** \_\_\_\_\_ Phone \_\_\_\_\_  
Address \_\_\_\_\_  
Email \_\_\_\_\_

**Spouse/Domestic Partner's parents** \_\_\_\_\_  
Phone \_\_\_\_\_  
Address \_\_\_\_\_  
Email \_\_\_\_\_

**Adult children** \_\_\_\_\_ Phone \_\_\_\_\_  
Address \_\_\_\_\_  
Email \_\_\_\_\_

**Adult children** \_\_\_\_\_ Phone \_\_\_\_\_  
Address \_\_\_\_\_  
Email \_\_\_\_\_

**Siblings** \_\_\_\_\_ Phone \_\_\_\_\_  
Address \_\_\_\_\_  
Email \_\_\_\_\_

**Grandparents** \_\_\_\_\_ Phone \_\_\_\_\_  
Address \_\_\_\_\_  
Email \_\_\_\_\_

**Grandchildren** \_\_\_\_\_ Phone \_\_\_\_\_  
Address \_\_\_\_\_  
Email \_\_\_\_\_

**Neighbors** \_\_\_\_\_ Phone \_\_\_\_\_  
Address \_\_\_\_\_  
Email \_\_\_\_\_

**Neighbors** \_\_\_\_\_ Phone \_\_\_\_\_  
Address \_\_\_\_\_  
Email \_\_\_\_\_

**Personal physician** \_\_\_\_\_ Phone \_\_\_\_\_  
Address \_\_\_\_\_  
Email \_\_\_\_\_

**Personal physician** \_\_\_\_\_ Phone \_\_\_\_\_  
Address \_\_\_\_\_  
Email \_\_\_\_\_

**Veterinarian** \_\_\_\_\_ Phone \_\_\_\_\_  
Address \_\_\_\_\_  
Email \_\_\_\_\_

**Business partner** \_\_\_\_\_ Phone \_\_\_\_\_  
Address \_\_\_\_\_  
Email \_\_\_\_\_

**Office manager** \_\_\_\_\_ Phone \_\_\_\_\_  
Address \_\_\_\_\_  
Email \_\_\_\_\_

**Office building manager** \_\_\_\_\_ Phone \_\_\_\_\_  
Address \_\_\_\_\_  
Email \_\_\_\_\_

**Business neighbor** \_\_\_\_\_ Phone \_\_\_\_\_  
Address \_\_\_\_\_  
Email \_\_\_\_\_

**Professional association** \_\_\_\_\_ Phone \_\_\_\_\_  
Address \_\_\_\_\_  
Email \_\_\_\_\_  
Membership identification number \_\_\_\_\_

**Professional association** \_\_\_\_\_ Phone \_\_\_\_\_  
Address \_\_\_\_\_  
Email \_\_\_\_\_  
Membership identification number \_\_\_\_\_

**Other** \_\_\_\_\_ Phone \_\_\_\_\_  
Address \_\_\_\_\_  
Email \_\_\_\_\_

**Other** \_\_\_\_\_ Phone \_\_\_\_\_  
Address \_\_\_\_\_  
Email \_\_\_\_\_

# Notes

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

For more than 80 years, Great-West Financial® has been the underwriter of the ADA members insurance plans and has demonstrated an ongoing commitment to its members. Today, nearly 95,000 ADA members, student members and their families are insured by ADA members insurance plans.

For a confidential, no-obligation assessment of your insurance needs, or for information on the life, disability and supplemental medical insurance plans available as a benefit of ADA membership, contact an Insurance Plan Specialist at **866.607.5336** or **planspecialist@greatwest.com**.

Appropriate professionals should be contacted for such services.  
Personal and practice choices are ultimately individual decisions for each dentist.

The material in this kit is not a contract and is intended to provide general background information on recordkeeping and emergency preparedness. It does not constitute policy or recommendations of the American Dental Association or Great-West Financial®, nor is it intended to provide legal, accounting, or financial advice. Great-West Financial®, Empower Retirement and Great-West Investments™ are the marketing names of Great-West Life & Annuity Insurance Company, Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: NY, NY, and their subsidiaries and affiliates, including Advised Assets Group, LLC and Great-West Capital Management, LLC. GWL&A is not licensed in New York. ©2018 Great-West Life & Annuity Insurance Company. All Rights Reserved. AM366454-0218

ADA® is a registered trademark of the American Dental Association and Great-West Financial® is a registered trademark of GWL&A.

**ADA** American Dental Association®

