



ADA Members
Insurance
Plans

Underwritten by Protective®

I.C.E. Pack

In case of emergency starter kit

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. This I.C.E. Pack can serve as another practical and valuable tool for you and your family.

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.

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 backup 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.

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!

Table of contents

The contents of your I.C.E. Pack.....	3
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

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 backup 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"/> Backup 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 | _____ |

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)
- 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 (401(k), 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 | _____ |

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. _____

Policy ownership _____

Coverage amount _____

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 _____

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 _____

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 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

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 ADAPlanSpecialist@protective.com.

Underwritten by Protective[®]

Protective refers to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC). PLICO, founded in 1907, is located in Nashville, TN, and is licensed in all states excluding New York. PLAIC is located in Birmingham, AL, and is licensed in New York. Each company is solely responsible for the financial obligations accruing under the products it issues. Product guarantees are backed by the financial strength and claims-paying ability of the issuing company.

Protective[®] is a registered trademark of PLICO. The Protective trademarks, logos and service marks are property of PLICO and are protected by copyright, trademark and/or other proprietary rights and laws. ADA[®] is a registered trademark of the American Dental Association (ADA).

ADA Members Insurance Plans[®] is a registered service mark of the ADA. The ADA trademarks, logos and service marks are the property of the ADA and used by Protective with permission. In some states, the ADA is entitled to receive royalties from the ADA Members Insurance Plans.

ADA Members Insurance Plans refers to the group life, disability and supplemental medical policies issued by PLICO and PLAIC to the ADA.

©2023 Protective Life Insurance Company. All Rights Reserved.

CLC.4710068.03.23