

TOP 10 THINGS

to Keep in Your Safe at Home

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Bank safe deposit boxes play an important role in safely storing certain irreplaceable items such as heirloom or other valuable jewelry worn infrequently, and other items not needed on a regular basis such as the deed to your home, titles to vehicles and possibly birth certificates. Certain financial papers should also be kept at a bank including stock certificates and U.S. savings bonds that are still in paper form. Also, any pictures or video of your personal property for insurance purposes should be stored in a bank box rather than at home. While banks have fantastic 24-hour security and alarm systems, the contents of a safe deposit box are likely not insured and access to your items will be limited to their business hours.

Important items left lying around the house but could cost a lot of time and money to replace in the event of an unfortunate disaster, natural or otherwise. Installing a fireproof and waterproof safe lets you keep important documents and other valuables in one convenient location. A home safe may also prove to be more cost-effective than replacing all these items and dealing with your insurance company. Further, items in your home, including in the safe, are typically covered by your homeowner's or renter's insurance policy.

1. Safety Deposit Box and Spare Keys

If you store valuables in a safe deposit box at a bank, be sure to keep the keys to the box in a secure place. Also keeping a spare set of house and car keys would be much less expensive than having to replace or re-key locks should you lose your last copy.

2. Social Security Cards, Birth Certificates and Passports

Social Security cards, passports, and original birth certificates can be a hassle and often quite time-consuming to replace if lost. While they should be securely stored, they should be easily accessible when needed. Passports and original birth certificates can be used to establish your identity, birth date, and citizenship if your wallet or purse is stolen or lost. Your Social Security card is essential in establishing eligibility for retirement benefits.

3. Cash and Credit/Debit Cards

It's not a bad idea to keep a reasonable amount of cash at home for emergencies and would be better kept somewhere safer than the freezer or sock drawer. However, larger amounts should be kept in a bank account where it may earn interest and, more importantly, be covered by FDIC insurance. Infrequently used credit and debit cards can also be kept in a home safe instead of adding bulk to your wallet or put at risk of melting in the case of a fire.



4. Jewelry

Jewelry that you wear on a regular basis should be kept securely in a safe at home where you can easily access it whenever desired. The heirloom jewelry that you rarely wear can remain in the bank's safe deposit box until a special occasion arises.

5. Financial Documents

Statements and other paperwork related to retirement plans, investments, and bank accounts, including contact information, can help you obtain funds when you need them most. Also, keep information about your outstanding debts, including due dates and contact information, in case you need to relocate after a disaster or for a weather event.

6. Legal Documents

Since bank safe deposit boxes are typically sealed upon notification of the death of the owner, it is critical to maintain access to important legal documents including copies of powers of attorney, wills, trusts and health care proxies for yourself and your family. Keep the original documents in a safe deposit box or other secure location.

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7. Insurance Policies and Agent Contact Information

When your home is damaged by a natural disaster, dealing with your insurance company will be among the first things on your to-do list. There is also the chance that the local bank with your safe deposit box may have also been destroyed or severely damaged. Therefore, it is important to have copies of this information handy:

- Homeowner and vehicle insurance, policy numbers, agent name, and phone number
- Property deeds and mortgage documents
- Receipts from the purchase of big-ticket items
- Photos and/or videos of your home and property inventory

8. Vehicle titles, registration, and any loan documents CDs, Flash Drive, or External Hard Drive containing Digital Copies of Important Documents and Family Photos

In the event of a severe storm warning or evacuation mandate, you may not have enough time to recover your most important documents. Consider having copies of this critical information, including deeds, titles, insurance policies, and the inventory of your home and personal possessions saved electronically. This may help with expediting your insurance claim. You can also scan older family photos so you will always have a digital copy of these irreplaceable memories. It's relatively easy to keep a duplicate copy of everything in the bank box or a digital vault in the cloud as an extra safeguard.



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9. Medical information

Compile a list of prescription medications with dosages, family doctors and specialists, as well as all pharmacies you use, including contact information, in case you need to request refills or regularly used medical supplies in the event of an emergency.

10. Weapons and Ammunition

Firearms, ammunition, and other weapons that may pose a danger in the wrong hands should be kept locked up when not in use, potentially in a safe all its own.

What you decide to store in your home safe will depend on the size and location of the safe as well as your personal circumstances. Ideally, anchor your home safe to the floor or a wall so it cannot be carried off. However, you may entrust the combination or spare key to a close individual outside the household.

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