

# FINANCIAL SECURITY

## Financial Tips To Help You Weather A Storm

(NAPSA)—When a catastrophe hits, it's important to think, move and act quickly. In addition to having essential items on hand, such as clothing, food and water, you'll also want to make sure you can quickly regain your financial footing once the disaster has passed.

Financial services experts at Massachusetts Mutual Life Insurance Company (MassMutual) offer the following guidelines to help consumers keep their financial house in order when disaster strikes:

1. **Safety first.** Purchase a waterproof and fireproof container or safe and store the following inside: duplicates of insurance policies, mortgage records, wills, deeds, and stock and bond certificates. Include a list of your financial account numbers, passwords, access codes or PIN numbers and a list of your valuables.

2. **Cash is king.** Keep a small amount of cash in an envelope in case local banks or ATMs are forced to close for an extended period. It's best to have smaller denominations so money is more usable, and also consider keeping traveler's checks or a roll of quarters for smaller purchases.

3. **Have plenty of liquids on hand.** Having a longer-term emergency fund that is easily accessible can be helpful for covering expenses without having to reach into retirement savings. Talk to your financial professional.

4. **Photocopy your plastic.** Take your credit cards, bank debit cards, driver's license and health insurance card and copy the front and back of the cards. Put the photocopies in your container or safe.



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5. **Have critical phone numbers handy.** In addition to friends and family, make a record of all your financial contacts, including your bank, credit card companies, insurance company, lawyer and financial professional.

6. **Be clear about your coverage.** Don't count on just your property/casualty insurance for relief. Your life insurance policy, 401(k) plan or annuity may give you access to cash in the event of a disaster.

Also, bear in mind that many companies—including MassMutual—have traditionally offered extensions on grace periods for premium payments for policyholders in disaster areas.

7. **Don't talk to strangers.** Be wary of any scams that promise quick access to relief funds. Do not give financial information to anyone except representatives of known and trusted financial or governmental institutions. And always ask for identification.

To learn more, visit [www.massmutual.com](http://www.massmutual.com).