



Life Insurance Organizer

Compliments of PHD Insurance Brokers, Inc.

For each individual life insurance policy on your life, you should record the following information:

The policy number _____ The date the policy was issued _____

Amount of the death benefit \$ _____ Type of policy (e.g., term, whole life, etc.) _____

- Full name of the life insurance company that issued the policy. _____
- City and state of the home office of the company that issued the policy. City: _____ State: _____
- U.S. headquarters of the group, if the issuing company belongs to a group of companies. _____
- Name and address of the agent/broker who sold you the policy. Name: _____
 Address: _____ City: _____ State: _____ Zip: _____
 Phone: _____

The location of the original life insurance policy.

You might have life insurance automatically from your employer. Your employer also might offer you the chance to buy additional life insurance under a group policy. And you might be eligible to buy life insurance under a group policy from your union or trade association or other group you belong to (such as a college alumni association or an automobile club). For each of these life insurance benefits, you should record the following information:

- Name of the employer or group that sponsors the insurance. _____
- Office or person to contact when it's time to file a claim _____
- Certificate number (comparable to the policy number under an individual policy) _____
- date the insurance was started _____ Amount of the death benefit _____

Sometimes financial programs that are mainly designed for income or other purposes have death benefits as additional features. This might include pensions, annuities, workers compensation programs, disability insurance, travel accident insurance, etc. For each such program, you should record the following information:

- Type of policy that has a death benefit as part of its features. _____
 - Full name of the life insurance company that issued the policy. _____
 - City and state of the home office of the company that issued the policy. City: _____ State: _____
- Policy number: _____ Date the policy was issued: _____
- Amt. Of Death Benefit \$ _____
- Name and address of the agent/broker who sold you the policy. Name: _____
 Address: _____ City: _____ State: _____ Zip: _____
 Phone: _____

Location of the original insurance policy

Credit cards and lending institutions may offer life insurance to pay off your outstanding loans in the event of your death. For each life insurance benefit on your life dedicated to paying off a loan, you should record.

- full name of the lending institution through which you obtained the life insurance. _____
- loan number and issue date of the loan. _____
- name of the person or office to contact when it's time to file a claim. _____
- policy number of the life insurance policy that pays off the loan. _____

Keep one set of these records in your home, in a place where others who need this information are likely to find it (and after you put the information there, tell the people who'll need it where it is). This might be with your other financial records (such as income tax, checking account, investment records), with your other legal papers (such as a copy of your will, living will, health care proxy, etc.), or anywhere your survivors are likely to look for them.

Keep another set of these records "off site"—that is, outside of your home, perhaps in a safe deposit box, or with a professional or a relative who can be counted on to produce them when they're needed.