Allianz Life Insurance Company of North America
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Weatherproofing your finances: A 10-step checklist

Use this checklist to prepare for financial disruptions caused by extreme weather or other disasters. Whether you're working with a financial professional or reviewing on your own, these steps can help you protect your assets, maintain access to income, and bounce back faster.

Review each item and check off steps you've completed. Bring this checklist to your next financial professional meeting to identify any gaps or updates.

1. Stay informed and connected

- ❑ Know your risks
- ❑ Sign up for local and national emergency alerts
- ❑ Keep a printed contact list of your advisor, bank, insurer, and key family members
- ❑ Create a simple "what if?" plan with your financial professional for extreme weather scenarios

2. Secure and back up your key financial records

- ❑ Store digital copies of key documents (insurance policies, IDs, wills, account info) in a secure cloud folder
- ❑ Keep physical copies in a waterproof, fire-resistant folder you can grab quickly
- ❑ Make sure someone you trust (advisor or family member) knows how to access these copies in an emergency

3. Review your insurance coverage

- ❑ Check homeowner or renter insurance for natural disaster coverage (note that flood, fire, and hurricane coverage often requires add-ons)
- ❑ Understand your deductible and out-of-pocket maximums
- ❑ Review auto, health, and life insurance policies – are they up to date and sufficient?

4. Plan for emergency access to cash

- ❑ Consider keeping a small amount of emergency cash in a secure place in case ATMs go offline
- ❑ Set up overdraft protection or access to a low-interest line of credit for emergencies
- ❑ Maintain an emergency savings fund (for example, 3-6 months of expenses) in a liquid account, and align with your advisor on the best amount to have

5. Protect your income and retirement streams

- ❑ Ensure Social Security, pension, or annuity payments are set up with direct deposit
- ❑ Review annuity contracts or retirement withdrawal plans – do they offer flexibility if you need cash fast?
- ❑ Talk to your financial professional about adding riders (e.g., income protection, cost-of-living) if you're in or near retirement

6. Evaluate your evacuation financial plan

- ❑ Budget for potential short-term costs: hotels, travel, food, pet boarding, etc.
- ❑ Set up automatic bill pay or know how to manage bills remotely
- ❑ Identify a secondary location (family, friend, or temporary rental) where you could redirect mail, deliveries, or care needs

7. Safeguard your health and emergency needs

- ❑ Keep a current list of medications and copies of prescriptions
- ❑ Review health insurance for out-of-network or out-of-state coverage
- ❑ Know how to contact your doctors or care providers remotely

8. Update your estate and contingency plans

- ❑ Confirm that wills, powers of attorney, and health directives are current
- ❑ Name backup proxies who live outside your immediate area
- ❑ Store and share these documents with your financial professional or legal representative

9. Plan for financial recovery

- ❑ Know how to file insurance claims quickly and efficiently
- ❑ Understand government disaster relief options
- ❑ Check for fraud alerts or suspicious activity on accounts after a disaster

10. Schedule a financial resilience review

- ❑ Book an annual check-in with your financial advisor to update your plan
- ❑ Discuss how to integrate weather-related risks into your investment strategy
- ❑ Ask about options to make your portfolio more resilient
- ❑ Understand potential investments and upgrades to protect your home and assets

[1] Your beneficiary designation may be the most important part of your life insurance policy. Become familiar with your own state-specific laws.

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