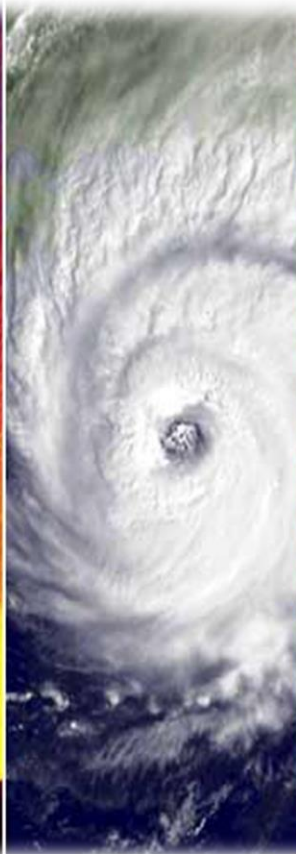
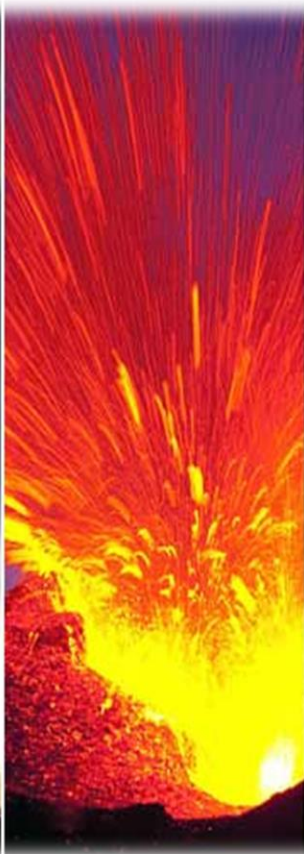




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Aftermath of a Natural Disaster Checklist



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Hurricanes, tornadoes, floods, earthquakes, and wildfires are among some of the common natural disasters that can strike. Being prepared can help save lives and preserve property. But what should you be aware of in the aftermath of a disaster? The following tips may help.

- If you're in immediate danger, or for emergency help, call 911.
- If you're in your home, ensure that your loved ones are safe and unharmed. Check for injured persons, giving first aid when necessary; but if you're not trained properly be aware that moving someone who's seriously injured could cause further injury. Be sure everyone in your household is accounted for, especially children, elderly persons, or anyone with disabilities.
- Proceed with caution. While the disaster may have passed, health and safety hazards still exist. Be aware that any building you're in, including your home, may not be structurally sound, so move around carefully and look for any apparent damage.
- Report contamination from spills of oil, gas, chemicals, or any hazardous substance. Call the National Response Center at 1-800-424-8802 or go to <http://www.epa.gov/tips/>
- Streets littered with debris can be dangerous, so if you do venture out, walk or drive with extreme caution. Try to avoid walking under trees, as many injuries and deaths result from tree limbs falling on cars and pedestrians.
- Do not light any match or open flame, as there may be gas that has leaked into the structure. Instead, use a battery-operated flashlight or similar device for light. Turn off any outside gas lines and open doors and windows to remove any gas that has escaped into the structure.
- The exhaust from generators is toxic. Never run a generator inside your home or structure--always put generators outside well away from doors, windows, and vents.
- Electrical hazards may also be present. Look for loose or dangling power lines and report them to the proper authorities as soon as possible. Be sure to stay clear of such lines, even while in your motor vehicle. If entering a building for the first time, shut off the electrical power if possible until you're sure that there is no leaking gas that could ignite, and that there are no obvious electrical hazards.
- Remember to take pictures of the entire structure, especially those areas with damage, for insurance claim purposes. Make temporary repairs to secure the structure and prevent the elements from entering.
- Make sure your water is safe to use and drink. Presume it's contaminated until you're sure it is not. Purify all water for drinking, cooking, cleaning dinnerware, and washing.
- Check refrigerated foods and dispose of anything that appears spoiled. For specific recommendations for refrigerated food, go to http://www.foodsafety.gov/keep/charts/refridg_food.html.
- Be aware of unwanted guests. Depending on where you live, wild animals, reptiles, and insects may be more aggressive as a result of a natural disaster. Also, animals may take refuge on your property if it is dry and their habitat is flooded.
- Assess your property for damage and loss of trees, landscaping, and yard structures such as sheds. Take pictures of damaged areas for insurance claim purposes.
- Most standard homeowners insurance doesn't cover damage caused by flooding, but it may provide some protection from loss due to natural disasters like a hurricane. Document as much damage as you can and prepare a written description along with pictures or video if possible. Call your insurance company as soon as possible. If you can't stay in your home, most policies provide for reimbursement for alternative living accommodations.
- Surviving a natural disaster such as a hurricane can be a very stressful situation. Don't hesitate to ask for help from family and friends. If you have young children, they may not understand the impact of the events that just took place, and they may be upset about damage to their home and belongings. Be patient and try to explain what's happened and how you're going to try to get back to normal as soon as possible. For more information on tips to help in the aftermath of a natural disaster, visit the U.S. Environmental Protection Agency at <http://www.epa.gov/naturaldisasters/>.
- It's best to be prepared before a disaster strikes. Here's a Disaster Checklist to make sure you're ready.

IMPORTANT DISCLOSURES

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