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If Something Happens To Me -- A Great New Resource To Prepare Families For The Unexpected

Omaha, Neb (October 6, 2004)—When things beyond our control happen unexpectedly, it can throw our lives into chaos. The news headlines are a daily reminder that we live in an uncertain world in which our lives can change suddenly. If Something Happens To Me™ is one of the most comprehensive, relevant tools available to ensure that families are prepared for the unexpected.

If Something Happens To Me is a detailed workbook and document organizer that allows families to not only organize their financial, legal and insurance information, but also gives step-by-step guidance as to what families need to do after losing a loved one. Financial Planner and co-author Joe Hearn describes it this way: “The idea for the book originated with a folder that I had prepared for my wife shortly after we were married. Because I handled our finances, I realized that if something ever happened to me, she would have a tough time wading through everything. Knowing that women have an average life expectancy of about 7 years longer than men, it is highly likely that she will one day be without me. To help protect her, I put together a notebook that had everything in it including who our advisors are, where the wills and insurance policies are located and who to contact if something happened to me. As much as possible, I wanted our legal and financial affairs to be on autopilot so that she would not be forced to make critical decisions at a time when she was still dealing with the grief of loss,” Hearn said.

Hearn partnered up with Niel Nielsen, an estate planning attorney, to co-author the book. “Joe and I have met with hundreds of families over the years to help them organize their financial and legal affairs,” said Nielsen. “The most difficult cases were always those people that were trying to pick up the pieces after a painful, unexpected loss. If Something Happens To Me grew out of our belief that everyone should have a resource to put their affairs in order,” he added.

The workbook and document organizer help families to accomplish three very important things:

- 1) **Save hard-earned money.** Attorneys, accountants and financial advisors charge thousands of dollars to organize our estates. A good portion of these expenses involve time spent tracking down records of what we own, what we owe, who is in charge and who should receive the property. Completing If Something Happens To Me saves families a great deal of that money because everything will be organized.
- 2) **Save those you love a lot of grief.** Loss of a loved one is tough enough on a grieving family. Sadly, the pain, stress, aggravation, family quarrels, lost time, and wasted money

that result from poor planning can multiply that sorrow. Completing If Something Happens To Me helps to clarify communication and lays out a roadmap for families to follow. Putting everything in order before a tragedy will not only simplify things for your family, it will clearly express to them how much you love them.

- 3) **Avoid legal and financial pitfalls.** No one is an expert at everything. The wisest people are those who avoid mistakes by knowing when to seek advice. The co-authors have helped hundreds of families put the many pieces of their financial and legal planning in order. That knowledge and experience is built into If Something Happens To Me and it is intended to help families succeed in planning and make smart decisions.

The initial response to If Something Happens To Me has been overwhelmingly positive as seen by the quotes below:

“My husband was struck by lightning while out walking with our son. The quick actions of an off-duty firefighter kept him alive until the ambulance arrived. He survived and is on the road to recovery, but we certainly learned that you always need to be prepared for the unexpected. I bought a copy of If Something Happens To Me the minute I heard about it and filled it out with my husband that night. Now we are much more organized and have a real peace of mind about our financial and legal affairs.”

--Linda R.

“My wife and I have four young children and we own our own business. Keeping everything organized has not always been easy. If Something Happens To Me has been a great tool to help us get our affairs in order. Our document organizer is stuffed full of things like the kids’ birth certificates, our wills, our different insurance policies and financial statements. If we ever need anything, we know exactly where to go.”

--Kelly L.

“After her stroke, it was very difficult deciding whether or not to move my mother into an assisted living facility. She didn’t want to talk about her finances with us kids, but we needed to know all of those details in order to make choices that were in her best interest. If Something Happens To Me helped us to bring up the topic in a more positive way and it will act as a great resource for our family.”

--Sandy T.

If Something Happens To Me is now available by phoning 1-888-391-4344 or may be ordered online at www.IfSomethingHappensToMe.com. The price is \$39.95 for the kit, plus shipping and handling.

Members of the media may request a review copy of the book by emailing Joe Hearn at joe@provisiopublishing.com. Graphics of the workbook and document organizer are also available for download in the Media Center at www.provisiopublishing.com.
