

PREPARING WITH PRUDENTIAL

BECAUSE YOUR FAMILY COMES FIRST

A PRACTICAL GUIDE TO ORGANIZING YOUR IMPORTANT
INFORMATION — SO YOUR LOVED ONES WON'T HAVE TO



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PERSONALLY PREPARED FOR THE FAMILY OF:

Name: _____

Address: _____

Phone number: _____

Email address: _____

Date of birth: _____

Date: _____

INTRODUCTION



The death of a loved one can be a traumatic and overwhelming experience. Compounding the grief people experience during this difficult time can be the added burden of carrying out loved ones' last wishes, and getting their personal and financial affairs in order. This includes identifying any resources or benefits your survivors may be entitled to. This potentially stressful and frustrating process can be softened, however, through simple foresight and proper planning.

This guide is designed to assist you in ensuring your family and loved ones know your plans and wishes when you die, and that they aren't left in the dark with your passing. Using this guide can help provide you with invaluable peace of mind, while sparing your family and friends the stressful decision-making and unwanted aggravation that can come from managing a person's final arrangements.

Assembling the records, information and details your survivors will need when you pass away is not only an important step in organizing your affairs, it also demonstrates how much you care for your loved ones—both today, and all the days that follow. You may want to consider updating this document periodically to reflect any changes in your account and contact information. And we recommend that you review this information with your loved ones at least once each year—perhaps on an anniversary or another important date.

In addition, this document should be stored securely. We suggest you consider storing it in a safety deposit box, locking fire box or safe. Most importantly, only grant access to this document to those individuals whom you trust with your personal information.

This guide can lead you through the process of compiling your financial, legal, medical and personal records in one place. Counted among the many topics this guide addresses are:

- Budgeting, income and expenses
- Debts and liabilities
- Savings and insurance benefits
- Professional services and charities
- Housing and transportation costs
- Travel and shopping
- Properties and businesses
- Important documents
- Children, dependents and pets
- Devices and contacts
- Valuables and collectibles
- Last wishes

BUDGETING

A budget is a summary of your monthly income and expenses, including information on how your bills are paid (for example, via check, automatic deduction from checking, bill-pay, credit card, etc.).

A thorough budget should also include the following:

- Salary, pension and annuity payments, as well as Social Security benefits
- Medical deductions and taxes (including property taxes)
- Deductions that go in savings or investment accounts
- Mortgage and rent payments, car and utilities expenses, and credit card and loan payments
- Living and entertainment expenses (groceries, gasoline, travel, etc.)

The first step in managing your budget is to add up your total income for each month, including salary, pensions, annuity payments, Social Security benefits and any other income.

Next, add up your total expenses for each month, including your mortgage or rent payments, car and transportation expenses, utilities costs, credit card debts, loan payments, living expenses and entertainment expenditures.

Then, subtract your total expenses from your total income to arrive at the difference. You may want to allocate what is left toward savings or a retirement plan, and you may find that you need to trim your budget in certain categories. On the next pages you'll find a helpful model for creating your budget. Use the column(s) that are most appropriate for you.

In addition to the charts provided, you can also use a convenient worksheet from the Federal Trade Commission to create and calculate your monthly budget. Just visit: <https://www.consumer.gov/content/make-budget-worksheet>.



INCOME		WEEKLY	BIWEEKLY	MONTHLY	ANNUALLY	NOTES
Gross	Salary					
	Pensions					
	Annuities					
	Social Security					
	Rental Properties					
	Other Income					
Deductions	Dental					
	HSA					
	Medical					
	Vision					
	Life Insurance					
	401(k) Savings					
	Federal Tax					
	Medicare Tax					
	Social Security Tax					
	State Tax					
Net Compensation	Total					

EXPENSES		WEEKLY	BIWEEKLY	MONTHLY	ANNUALLY	WEB ID/PASSWORD/URL	ACCOUNT NUMBER
Living Expenses	Home Expenses						
Home	House Payment						
Cars	Car 1						
	Car 2						
	Gas/Maintenance						
	Car Insurance						
Utilities	Electric						
	Gas						
	Water						
	Sewer						
	Trash						
	Phone						
	Cell						
	TV						
	Internet						
Total of Living/Home/Car/Utilities							

EXPENSES		WEEKLY	BIWEEKLY	MONTHLY	ANNUALLY	WEB ID/PASSWORD/URL	ACCOUNT NUMBER
Debt Payments	Credit Card Payments						
	Other Debt/Loan Payments						
	Total of Debt Payments						
Savings	College Savings						
	Other Savings						
	Total of Savings						
Other							
Total of Other Expenses							
REMAINING BALANCE							

DEBTS AND LIABILITIES

Your loved ones may have little knowledge of your debts and liabilities, and are likely to need this information after your death. For example, they may need to contact credit card companies to close your accounts. Also, the credit card firms and credit reporting bureaus will need to flag these accounts with notices that the owner is deceased. Further, identity thieves often scan obituaries for potential victims. Therefore, it's important that you

have a listing of all your credit card and store card accounts; primary and secondary mortgages; lines of credit, personal loans and business loans; payments for cars, boats, motorcycles, etc.; property or real estate tax information; and credit monitoring and tax preparation services. Compiling this information in one place can save your loved ones a great deal of energy and frustration.

CREDIT CARD INFORMATION

Account Type	Vendor	Account Owner	Account Number	Monthly Due Date	Recent Balance	Phone	Web ID/Password/URL	User Name
Credit Card #1								
Credit Card #2								
Credit Card #3								
Credit Card #4								
Credit Card #5								
Store Card #1								
Store Card #2								
Store Card #3								

MORTGAGE INFORMATION

Account Type	Vendor	Account Owner	Account Number	Monthly Due Date	Recent Balance	Phone	Web URL	User Name
Primary Mortgage								
Secondary Mortgage								
Line of Credit								

CAR FINANCING

Account Type	Vendor	Account Owner	Account Number	Monthly Due Date	Recent Balance	Phone	Web URL	User Name
Car 1								
Car 2								

CREDIT MONITORING AND TAX PREPARATION

Account Type	Vendor	Web URL	User Name
Credit Monitoring			
Tax Preparation			

SAVINGS

It's important that your loved ones know about all the various types of savings accounts you may have, where the accounts are located, the account numbers, personal identification numbers, passwords and more. Your list should include all of

your accounts (checking and savings), even including your Christmas and holiday savings club information. Be sure to list all the banks where you do business, as well as any credit unions.

BANK ACCOUNT INFORMATION

Account Type	Vendor	Account Owner	Account Number	Recent Balance	Personal Identification Number	Phone	Web ID/Password/URL	Notes
Checking 1								
Checking 2								
Savings								

BROKERAGE AND IRA ACCOUNT INFORMATION

Account Type	Vendor	Account Owner	Account Number	Recent Balance	Beneficiary	Phone	Web ID/Password/URL	Notes
IRA								
Brokerage Account								
Rollover IRA								
Company Stock								

RETIREMENT SAVINGS

Account Type	Vendor	Account Owner	Account Number	Recent Balance	Beneficiary	Phone	Web ID/Password/URL	Notes
Current 401(k)								
Old 401(k)								
Other Benefits Plan								

HEALTH SAVINGS

Account Type	Vendor	Account Owner	Account Number	Recent Balance	Beneficiary	Phone	Web ID/Password/URL	Notes
HSA Account								
Medical Savings Account								

COLLEGE SAVINGS

Account Type	Vendor	Account Owner	Account Number	Recent Balance	Beneficiary	Phone	Web ID/Password/URL	Notes
529 Plans								

OTHER SAVINGS

Account Type	Vendor	Account Owner	Account Number	Recent Balance	Beneficiary	Phone	Web ID/Password/URL	Notes

INSURANCE BENEFITS

If something tragic were to happen to you—such as an accident, illness, death or any other event that makes you unable to manage your business affairs—your loved ones may have to file claims with insurance companies, cancel certain policies, or even purchase new policies to protect your property. Therefore, it's imperative that your loved ones know all about the various

insurance policies you may have, including health insurance (medical, dental, vision, doctors, prescriptions and Medicare); life and disability insurance; home, car, motorcycle and boat insurance; and any other insurance policies you may own, such as flood insurance or title insurance.

HEALTH INSURANCE							
Account Type	Vendor	Account/ID Number	Coverage Amount	Beneficiary	Phone	Web ID/Password/URL	Notes
Medical							
Vision							
Prescriptions							
LIFE/DISABILITY INSURANCE							
Account Type	Vendor	Account/ID Number	Coverage Amount	Beneficiary	Phone	Web ID/Password/URL	Notes
Basic Group Life							
Basic Accidental Death & Dismemberment							
Business Travel Accidental Death Benefit							

Account Type	Vendor	Account/ID Number	Coverage Amount	Beneficiary	Phone	Web ID/Password/URL	Notes
Supplemental Accidental Death & Dismemberment							
Group Universal Life							
Short-Term Disability							
Long-Term Disability							
Dependent Term Life 1							
Dependent Term Life 2							
HOME/CAR/OTHER INSURANCE							
Account Type	Vendor	Account Number	Coverage Amount		Phone	Web ID/Password/URL	Notes
Auto Insurance							
Home Insurance							
Group Legal Program							

PROFESSIONAL SERVICES

In the unfortunate event that something were to happen to you, your loved ones would need to contact your attorney, as well as your other important service providers, such as your accountant and tax preparation professional. That's why it is very important that you provide contact information for those professionals, including their email and postal addresses, phone numbers

and any other pertinent information that may help your loved ones in contacting these service providers in your absence. In addition, to ensure you complete your advance planning, you should have various legal documents in place that establish your wishes for how you want your affairs handled after your death.

ATTORNEY					
Name		Email		Phone	
Address					
Notes					
ACCOUNTANT					
Name		Email		Phone	
Address					
Notes					
TAX PREPARER					
Name		Email		Phone	
Address					
Notes					

CHARITIES

Your family will also require information on the charitable organizations and volunteer activities that you support. The chart below can help you compile that information in one convenient location. You should also indicate whether or not

you would like memorial donations or gifts provided to these charities, and whether or not you'd like to make donations or provide gifts to the various volunteer organizations you support.

CHARITIES					
Organization Name	Annual Contribution	Email	Phone	Address	Notes
VOLUNTEER ACTIVITIES					
Organization Name	Annual Activity	Email	Phone	Address	Notes

UTILITIES, HOME AND AUTOMOTIVE MAINTENANCE

Every household has someone who manages the budget and makes financial decisions. If that person is you, you will be doing your loved ones a great service by providing them with all of the pertinent information relative to the bills you pay, how you pay them, and how much they amount to each month. Managing the household finances can feel a bit overwhelming, especially if you are doing it for the first time, so making the effort to provide

this information can spare your loved ones a lot of confusion and frustration. This page lists the most common household expenses that must be dealt with and how those expenses are addressed. It includes sections for account information, and contacts for all utilities and service providers, including energy and communications utilities, home and auto maintenance, and dates when registrations and inspections expire.

UTILITIES							
Account Type	Vendor	Account Number	Typical Payment	How it is Paid	Phone	Web ID/Password/URL	Notes
Home Phone							
Cell Phones							
TV (satellite/cable)							
Internet							
Electric							
Gas							
Oil							
Coal							
Water							
Sewer							
Trash							
Highway Tolls							
Satellite Radio							

HOME MAINTENANCE

Type	Vendor	Address	Typical Payment	Maintenance Schedule	Phone	Web URL	Details/Notes
Furnace/AC							
Electrician							
Plumbing							
Home Cleaning							
Pool							
Yard							
Painting							
Leaf/Snow Removal							

AUTOMOBILE MAINTENANCE

Car	Mechanic/Dealer	Address	Typical Payment	Maintenance Schedule	Phone	Vehicle Identification Number	License and Registration Expiration	Notes
Car 1								
Car 2								
Car 3								

TRAVEL

After you have passed away and your loved ones have had sufficient time to mourn your death and get back to the business of carrying on with their lives, they may need access to your frequent travel account and contact information, including airlines, hotels, car rental agencies, travel sites, airport parking

and restaurant booking. Much like the other subjects addressed in this document, providing your family and loved ones with ready access to your travel and lodging information can save them from a great deal of frustration and confusion after you have gone.

AIRLINE INFORMATION									
Account Type	Vendor	Account Owner	Account Number	Status Level	Recent Balance	Personal Identification Number	Phone	Web ID/Password/URL	Notes
Airline 1									
Airline 2									
Airline 3									
HOTEL INFORMATION									
Account Type	Vendor	Account Owner	Account Number	Status Level	Recent Balance	Personal Identification Number	Phone	Web ID/Password/URL	Notes
Hotel 1									
Hotel 2									
Hotel 3									

CAR RENTAL INFORMATION

Account Type	Vendor	Account Owner	Account Number	Status Level	Recent Balance	Personal Identification Number	Phone	Web ID/Password/URL	Notes
Rental 1									
Rental 2									

OTHER TRAVEL/BOOKING INFORMATION

Account Type	Vendor	Account Owner	Account Number	Status Level	Recent Balance	Personal Identification Number	Phone	Web ID/Password/URL	Notes
Travel Site									
Airport Parking									
Restau- rant Booking									

SHOPPING, MEMBERSHIPS AND SUBSCRIPTIONS

Counted among the important details your family and loved ones will need access to after you have died is your account and contact information for any shopping clubs, memberships and subscriptions you might have, such as on-line shopping (Amazon, eBay, PayPal) and on-line services (Angie's List,

NetFlix), photo services (Shutterfly), shopping rewards, memberships (AARP, AAA, Sam's Club/Costco), and newspaper and magazine subscriptions. Again, providing this information in one secure, convenient location can spare your loved ones much time, energy and aggravation.

SITES WITH RECURRING PAYMENT/MEMBERSHIP								
Account Type	Vendor	Account Owner	Account Number	Membership	Cost	Timing	Web ID/Password/URL	Notes
Shopping								
Shopping								
Reference/ Reviews								
Reference/ Reviews								
SITES WITH FINANCIAL/PERSONAL/REWARDS INFORMATION								
Account Type	Vendor	Account Owner	Account Number/Membership Information			Phone	Web ID/Password/URL	Notes
Transactional								
Photo Hosting/ Products								
Holiday Cards								
Rewards 1								
Rewards 2								

MEMBERSHIPS

Account Type	Vendor	Account Owner	Account Number	Membership	Recent Balance	Phone	Web ID/Password/URL	Notes
Membership								
Membership								
Membership								

SUBSCRIPTIONS

Account Type	Vendor	Account Owner	Account Number	Membership	Recent Balance	Phone	Web ID/Password/URL	Notes
Magazine 1								
Magazine 2								
Newspaper								

PROPERTY INFORMATION

Your loved ones will also require information for any properties you own, including mortgages/deeds on your primary residence; vacation or second home; lease or rental agreements; burial plot documentation; and registrations and titles for cars, boats, motorcycles, etc. Keep in mind that real estate is everything attached to the land you might own, such as buildings, fences, roads and bodies of water. Of course, your home is in all

likelihood the most important piece of real estate you own, but commercial properties where you earn income, investment properties that you hope to sell some day, and timeshares and vacation residences that you own jointly should also be included in your property information. Even recreational vehicles can be considered properties and should be included in your list.

PROPERTY DOCUMENTS		
Account Type	Location	Notes
Primary mortgage/deeds		
Vacation/second home mortgage/deeds		
Lease or rental agreements		
Timeshares/vacation properties		
Burial plot documentation		
Boat/motorcycle/RV titles/registrations		

PERSONAL BUSINESS OR RENTAL PROPERTY INFORMATION

Your loved ones will require information pertinent to any personal business or commercial rental properties you may own, as well as information on the employees, payrolls, tenants and maintenance. Without proper planning, the death of a business owner can result in the business being liquidated or

sold to outside parties; or surviving family members may have to become active in the business. It's imperative, then, that you provide your families and loved ones with the following information as it relates to your business and commercial rental property holdings.

PERSONAL BUSINESS OR COMMERCIAL RENTAL PROPERTIES					
Type	Location	Employee and Payroll Information	Tenant Information	Maintenance Information	Notes
Business 1					
Business 2					
Rental Property 1					
Rental Property 2					

IMPORTANT DOCUMENTS

Your loved ones will require the locations of your important paperwork and records, including such documents as passports/green cards, birth and marriage certificates, certificate of military discharge, Social Security card, tax returns, wills and powers of attorney, advanced directives,

trust documents, security deposit boxes and P.O. Box information. Including that information in the chart below can help ease the sense of confusion and despair your family and loved ones may experience after you die.

KEY DOCUMENTS		
Type	Location	Notes
Passport/Green Card		
Marriage Certificate		
Social Security Card		
Birth Certificate		
Tax Return Copies		
Will		
Certificate of Military Discharge		
Power of Attorney		
Advanced Directive		
Trust Documents		
P.O. Box		
Safe Deposit Box		

VALUABLES

Of course, your family and loved ones will want and need to know where you have placed certain valuables, such as your collectibles, family heirlooms, jewelry, coin and stamp collections, antiques, musical instruments, artwork and fine

china. They will also need to know where you've kept cash and checkbooks, as well as spare home and car keys, and the combinations to any safes, if applicable.

VALUABLES		
Account Type	Location	Notes
Jewelry		
Coins		
Stamps		
Antiques		
Musical Instruments		
Artwork		
China		
Cash		
Checkbook		
Safe Combinations/Keys		
Spare Car Keys		
Spare House Keys		

DEVICES AND SOCIAL MEDIA

Having knowledge of and access to your passwords and access codes for all your electronic devices—including your personal computers, laptops, iPads, tablets, iPhones, and cell phones—will also be important in ensuring your family and loved ones achieve some level of peace of mind after your death.

In addition, they will need to access or possibly close your social media accounts, such as Facebook, Instagram and LinkedIn. To do so, they'll require answers to security questions, such as the make of your first car, name of your first pet, and so on.

HARDWARE					
Device	Vendor	Account Owner	ID/Password	Device Unlock	Notes
Desktop PC					
Laptop PC					
Tablet					
Cell Phone					
Cell Phone					
Other Devices					
Other Devices					
SOCIAL MEDIA ACCOUNTS					
Account Provider		Account Owner	Web ID/Password/URL		Notes

CONTACTS

When you pass away, your loved ones will also need to know your various contacts, such as your family, friends, neighbors, colleagues, and so on. Your loved ones will require these individuals' phone numbers, email and postal addresses, and birthdays and anniversaries. They will also want to know if these people were on your holiday card and gift-giving lists. In addition, your loved ones will benefit from having information

about any organizations you belonged to, such as professional associations; alumni, retiree and veterans groups; and unions. We recommend that you include a printout of all your contacts if you store that information electronically. If you have a hard copy of your contacts, such as a Rolodex or an address book, we suggest you indicate where those items can be found.

CONTACT INFORMATION				
Name	Address			Phone Number
Email Address	Birthday	Anniversary	Holiday Cards/Gifts?	Clubs/Associations
Name	Address			Phone Number
Email Address	Birthday	Anniversary	Holiday Cards/Gifts?	Clubs/Associations
Name	Address			Phone Number
Email Address	Birthday	Anniversary	Holiday Cards/Gifts?	Clubs/Associations
Name	Address			Phone Number
Email Address	Birthday	Anniversary	Holiday Cards/Gifts?	Clubs/Associations
Name	Address			Phone Number
Email Address	Birthday	Anniversary	Holiday Cards/Gifts?	Clubs/Associations
Name	Address			Phone Number
Email Address	Birthday	Anniversary	Holiday Cards/Gifts?	Clubs/Associations
Name	Address			Phone Number
Email Address	Birthday	Anniversary	Holiday Cards/Gifts?	Clubs/Associations

CHILDREN AND DEPENDENTS

It's very important that you provide your loved ones with key information about your children, including the schools they attend, tutors they visit(ed), babysitters you hire, doctors and dentists they visit, and so on. Additionally, your survivors will

need to know what medications your children require, the allergies they may have, sports they participate in, etc. The chart below can help you provide all that information in one convenient place.

SCHOOL INFORMATION							
School	Child/Dependent	Grade	Teacher	Address	Phone	Web ID/Password/URL	Notes
School							
Tutoring							
Babysitter							
DOCTORS							
Practice	Child/Dependent	Address		Phone	Web ID/Password/URL		Notes
Doctor							
Dentist							
Pharmacy							

MEDICATIONS

Type	Child/Dependent	Ailment	Side Effects	Reactions	Notes
Medication 1					
Medication 2					

KNOWN ALLERGIES/DIETARY NEEDS

Type	Child/Dependent	Symptoms	Reactions	Notes
Allergy 1				
Allergy 2				

ACTIVITIES

Type	Child/Dependent	Coach/Instructor	Address	Phone	Web ID/Password/URL	Notes
Activity 1						
Activity 2						
Activity 3						

PLAYDATES

Friend	Child/Dependent	Parents' Names	Address	Phone	Notes
Friend 1					
Friend 2					

PETS

You may leave pets behind when you pass away, and it's important that your loved ones and survivors are familiar with the care these pets require to ensure they continue living happy, healthy lives. Among the information your loved ones will need is the veterinarian(s) your pets visit, the medications your pets

are given, any allergies they may have, details about the kennels and boarding facilities you use, and the contact information for any pet sitters you may employ. The chart below can help you compile that information in one central location.

PET MEDICAL INFORMATION					
	Pet	Type	How Often Fed/Amount Each Feeding	Where Purchased	Notes
Food					
	Pet	Type	Treatment/How Often	Where Purchased	Notes
Allergy					
Medication					
PET CARE INFORMATION					
	Pet	Address	Phone	Web ID/Password/URL	Notes
Veterinarian					
Groomer					
Boarding					
Pet Sitter					

LAST WISHES

Finally, and perhaps most importantly, your loved ones will need to know your last wishes. In fact, one of the most thoughtful things you can do for your family and loved ones is to spare them the anguish of making decisions about your final arrangements without fully understanding your thoughts and wishes. You can relieve them of this burden by making those decisions yourself, and by sharing them in this document.

Among the decisions you should make are choosing whether you prefer a burial service or cremation; the type of ceremony you wish to have; life lessons you'd like to share with your loved ones; final words for your spouse or partner; and much more. The table below can help you capture all of these last wishes in detail, and provide a valuable source of your last wishes for your family and loved ones when you pass away.

BURIAL/CREMATION	
For you	
For your spouse/partner	
Notes	
BURIAL PLOT/MAUSOLEUM/COLUMBARIUM/ASHES SCATTERED	
For you	
For your spouse/partner	
Notes	
PLOTS OF OTHER FAMILY MEMBERS FOR PRESERVATION/UPKEEP	
For you	
For your spouse/partner	
Notes	

CELEBRATION OF LIFE CEREMONY (SPEAKERS, FLOWERS, PASSAGES/POEMS, CLOTHING, JEWELRY)

For you	
For your spouse/partner	
Notes	

LIFE'S LESSONS

For you	
For your spouse/partner	
Notes	

FINAL WORDS FOR SPOUSE/PARTNER

For you	
For your spouse/partner	
Notes	

FINAL WORDS FOR CHILDREN

For you	
For your spouse/partner	
Notes	

FINAL WORDS FOR OTHER FAMILY MEMBERS/LOVED ONES

For you	
For your spouse/partner	
Notes	

OBITUARY

For you	
For your spouse/partner	
Notes	

PUBLICATION WHERE OBITUARY SHOULD APPEAR

For you	
For your spouse/partner	
Notes	

PEOPLE TO INFORM OF MY DEATH

For you	
For your spouse/partner	
Notes	

CONCLUSION



The information you include in this document can be of significant value to you and your loved ones, providing all of you with the peace of mind and sense of security in knowing that all your important, personal information is readily available to those who need it most. The greatest satisfaction you can experience from completing this document is knowing that if anything happens to you, you will be providing your loved ones with an invaluable resource that contains your notes, wishes and information they need to move forward with their lives.

Throughout your life, you have strived to protect your loved ones and ease any burdens they must bear. This document provides the perfect vehicle for helping them at a time when they will need it most. Making the effort to plan now and record your most important information will be one of the most unselfish gifts of love you can give.



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