

GETTING STARTED WITH DOCSBAG

HOW TO PREPARE FOR THE INEVITABLE



DOCSBAG

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DOCSBAG

CHAPTER 1

THE ROADMAP

The DocsBag organizes all the information your family will need at your incapacity or death in one safe place. If you want to set up your DocsBag immediately, go to Chapter Six.

This Booklet is also a guide to help you prepare for your incapacity and death or the incapacity and death of someone dear to you. If you're unprepared, don't procrastinate waiting for a better time. There is no better time.



IF THIS IS AN EMERGENCY

If you, your spouse, partner, or parent is in severe decline, there are six things to do IMMEDIATELY - please go to **Chapter Five**.

THERE IS A CHAPTER OR CHAPTERS FOR YOU:



If you're *single*, a married couple, or an unmarried couple, go to **Chapter Two**.



If you want to help *your parents* prepare, go to **Chapter Three**.



If you have *pets* you want to safeguard at your death, go to **Chapter Four**.



Chapter Five is about what to do if you are in an *Emergency situation*.



Part Two explains how to *set up your DocsBag*.



CHAPTER 2

HOW A SINGLE PERSON, A MARRIED COUPLE AND AN UNMARRIED COUPLE* PREPARE

STEP 1: MAKE DECISIONS

Decide:

- Who do you want to make medical decisions for you if necessary? Name a first choice and a backup in case your first choice cannot act when needed.
- Do you want life support if there is no likelihood of recovery?
- Who do you want to assist with and, at some point, take over managing your finances? Name a first choice and then a backup in case your first choice cannot act when needed.
- Who should receive your assets at your death, and in what percentage?

STEP 2: COMMUNICATE WITH YOUR FAMILY OR FRIENDS

Why do you have to communicate with family or friends? Because at your incapacity or death, a spouse, partner, family member or friend will be involved. They may be your Power of Attorney, Medical Power of Attorney, Trustee, or Personal Representative. So you need to tell them that the legal documents and other information they will need are in your DocsBag and tell them where they will find the Bag.

**As an unmarried couple, you don't have the benefit of State laws that protect one partner at the incapacity or death of the other partner. Consequently, preparing for each partner's incapacity and death is of paramount importance to both of you.*



CHAPTER 2 (CONT.)

Passwords

At your incapacity or death, a family member or friend will need to access your passwords. Use a Password Manager to share your passwords securely with people you trust. Some top-rated Password Managers include:

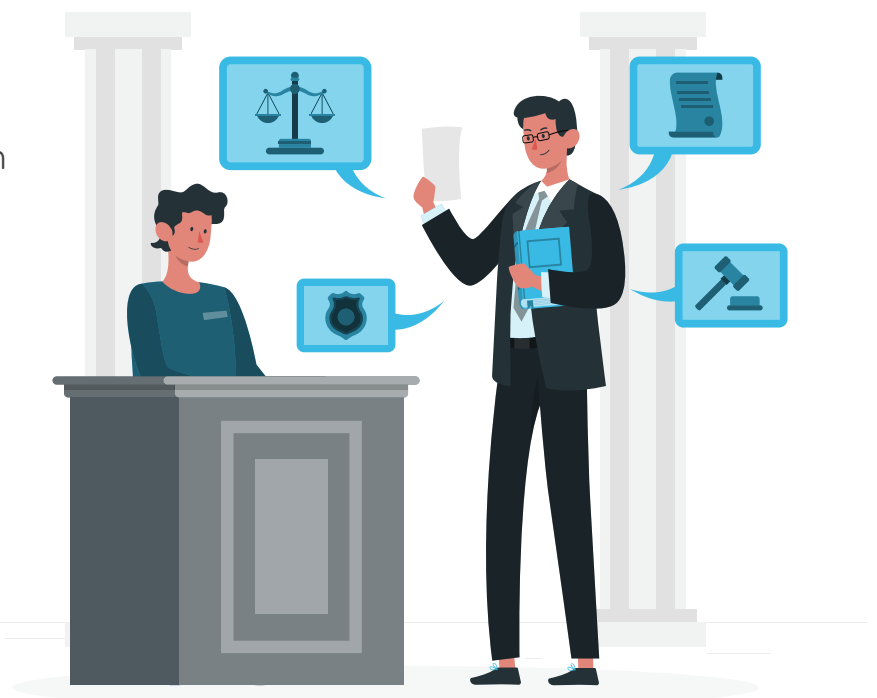
- 1Password
- Bitwarden
- Dashlane
- Keeper
- LastPass

STEP 3: RETAIN AN ESTATE PLANNING ATTORNEY TO PREPARE LEGAL DOCUMENTS

You need an attorney because you will need several legal documents.

- A *Durable Power of Attorney* to guarantee your spouse, partner, family member or friend can manage your finances during incapacity.
- A *Medical Power of Attorney* to guarantee your spouse, partner, family member or friend can make medical decisions for you if necessary.
- *Medical Directives* to guarantee that your end-of-life decisions are followed by your family and medical personnel.
- Legal documents to avoid *probate* and guarantee that the right people receive the right distributions at your death.

Using forms you find online could cause problems rather than solve them. Generic forms may not contain the legal language required by your State, and there's a greater chance that omitted heirs will raise a successful court challenge invalidating your decisions.



CHAPTER 2 (CONT.)

How to Find an Attorney

You want an estate planning or elder law attorney. The best source of information is a satisfied client, so ask family and friends for recommendations. Your trusted professional advisors are also good sources of recommendations. That may be your CPA, financial planner, or insurance agent.

Most elder law and estate planning attorneys do not charge for an initial consultation. Take advantage of a free consultation to determine if you are comfortable with the attorney and what the fees will be for the documents you need.

STEP 4: SET UP YOUR DOCSBAG

Please go to **Part 2** for instructions on setting up your DocsBag.

STEP 5: WHERE IS YOUR DOCSBAG?

The purpose of the DocsBag is to have all the information your family will need at your incapacity or death in one safe place. Tell your family where you've put your DocsBag. They don't need to know what's in the bag, They do need to know where to find it.

STEP 6: REVIEW AND UPDATE YOUR ESTATE PLAN AS NECESSARY

Review your estate plan every three to five years to confirm the plan continues to meet your needs. And review your estate plan when life events alter your circumstances. For example: marriage or remarriage, divorce, birth, or tax law changes.

It's prudent to periodically reconfirm that the people you've named as Powers of Attorney, Trustee, and Personal Representative are still willing and able. Consult your estate planning attorney if changes are necessary.

If you've been diligent about removing outdated information from your DocsBag, i.e., information about the assets you no longer own, and diligent about adding information about the new assets you've acquired, your DocsBag will always be up-to-date. To be on the safe side, review the contents every year. A good time to conduct this review is when you assemble information to file your tax returns.



CHAPTER 3

HOW TO HELP YOUR PARENTS PREPARE

As parents grow older, concerns about incapacity and death are natural. Yet broaching the subject can be difficult for both of you. A Wells Fargo study revealed that a majority of aging parents have NOT talked to their children about incapacity and death because they feel no sense of urgency, even respondents in their 80's!

On the other hand, 90% of adult children who have discussed incapacity and death with their parents say a life-altering event triggered the conversation. It will benefit you and your parents if you help them prepare BEFORE a life-altering event.

STEP 1: HAVE THE DIFFICULT CONVERSATION

Perhaps your parents have not prepared because:

- They're not comfortable talking about their incapacity or death.
- They feel their finances are nobody else's business.
- They don't know how to begin.

If your parents are reluctant, you'll need to initiate a conversation before you can help them prepare. Here are suggestions:

- Prepare for the Conversation: Before you dive in, spend time thinking about what to say. Consider practicing the conversation with your spouse or sibling.
- Start the Conversation: Show them your DocsBag and the progress you've made in your own preparation or give them a DocsBag as a gift to prompt the conversation.



CHAPTER 3 (CONT.)

They don't have to tell you everything.

Emphasize that while preparing for incapacity and death is critical, it's up to them as to the amount of information they share with you. They don't have to tell you everything or give you specific numbers, but they do have to tell you the location of their DocsBag.

STEP 2: PARENTS MAKE THE DECISIONS

Your parents need to discuss with each other and decide:

- Who do they want to make medical decisions if necessary? Usually, spouses name each other first and then a child or family member as the backup.
- Do they want life support if there is no likelihood of recovery?
- Who do they want to assist with and, at some point, take over managing their finances? Again, typically, spouses name each other first and then a child or other family member as the backup.
- Who should receive their assets at their death, and in what percentage?

Passwords

At incapacity or death, a family member or friend will need to access their passwords. Suggest they use a Password Manager to share their passwords securely with people they trust. Some top-rated Password Managers include:

- 1Password
- Bitwarden
- Dashlane
- Keeper
- LastPass



CHAPTER 3 (CONT.)

STEP 3: RETAIN AN ESTATE PLANNING ATTORNEY TO PREPARE LEGAL DOCUMENTS

They need an attorney because they need several legal documents.

- A *Durable Power of Attorney* to guarantee a spouse or child can manage finances during incapacity.
- A *Medical Power of Attorney* to guarantee a spouse or child can make medical decisions for them if necessary.
- Medical Directives to guarantee their end-of-life decisions are followed by family and medical personnel.
- Legal documents to avoid Probate and guarantee that the right people receive the right distributions at the second death.

Using forms you find online can cause problems rather than solve them. Generic forms may not contain the legal language the State requires, and there's a greater chance that omitted heirs will raise a successful court challenge invalidating your parents' decisions.

How to Find an Attorney

They need an estate planning or elder law attorney. The best source of information is a satisfied client, so ask family and friends for recommendations. Their CPA, financial planner, or insurance agent are also good sources of recommendations. Most estate planning attorneys do not charge for an initial consultation. Encourage your parents to take advantage of a free consultation to determine if they are comfortable with the attorney and what the fees will be for the documents they need.



CHAPTER 3 (CONT.)

STEP 4: SET UP THEIR DOCSBAG

Please go to **Part 2** for instructions to set up their DocsBag.

STEP 5: WHERE IS THEIR DOCSBAG?

The purpose of the DocsBag is to keep all the information you will need during your parents' death or incapacity in one safe place. So they need to tell you where they've put their DocsBag. They don't need to tell you what's in it, but they do need to tell you where to find it.

STEP 6: REVIEW AND UPDATE THE ESTATE PLAN AND DOCSBAG

Your parents should review their estate plan every three to five years to confirm the plan continues to meet their needs. And they should review it when life events alter their circumstances. For example: marriage or remarriage, divorce, birth or tax law changes.

It's prudent to periodically reconfirm that the people they've named as Powers of Attorney, Trustee, and Personal Representative are still willing and able. They should consult their estate planning attorney if changes are necessary.

If they've been diligent about removing outdated information from their DocsBag, i.e., information about the assets they no longer own, and diligent about adding information about the new assets they've acquired, their DocsBag will always be up-to-date. To be on the safe side, they should review the contents every year. A good time to conduct this review is when they assemble information to file their tax returns.



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CHAPTER 4

HOW TO SAFEGUARD YOUR PET AT YOUR INCAPACITY AND DEATH

STEP 1: SELECT A CAREGIVER

Select a willing and able caregiver who will care for your pet.

- Discuss finances. Ideally, you will make a specific amount of money available for your pet's expenses in case of your incapacity or death.
- The other financial issue to discuss is whether or not the Caregiver will receive compensation in addition to money for your pet's expenses. If so, how much?
- Select a backup caregiver if your first choice is not available when needed.

STEP 2: MAKE A PET CARE PLAN, MEDICAL INFORMATION RECORD AND PET CARE CARD

The purpose of the Care Plan and Medical Record is to help the Caregiver take over the care of your pet. The Caregiver will need to know your pet's diet, daily routine, medications, veterinarian, etc.

If you're in an accident or suffer a medical emergency, the Pet Care Card alerts medical personnel that you have a pet at home alone and who to contact.

At docsbag.com/forms, you will find templates for the Pet Care Plan, Medical Information Record, and Pet Care Card. Laminate the Pet Care Card and carry it in your wallet.



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CHAPTER 4 (CONT.)

STEP 3: MAKE A CAREGIVER CONTRACT OR ESTABLISH A PET TRUST

In most states, pets are considered personal property rather than individuals with rights. Consequently, your pet will pass to your legal heirs unless you have made other legal arrangements. Here are two types of arrangements that will safeguard your pet.

A Contract Between You and the Caregiver or a Pet Trust

A Contract between you and the Caregiver or a Pet Trust will describe, in detail, how to care for your pet. The Contract or Trust will also identify the source and location of the money for the pet's expenses and the Caregiver's compensation, if any. For example, a portion of a life insurance policy, 401k plan, or a specific bank account.

Don't be "penny wise and pound foolish"

It's foolhardy to attempt to draft a Caregiver Contract or a Pet Trust yourself or fill in a form that you've downloaded from the internet. In addition to drafting the Contract or Trust, it must be funded. For your pet's sake, seek legal advice and have it done correctly.

STEP 4: MAKE YOUR PET AND YOUR PET'S RECORDS ACCESSIBLE TO THE CAREGIVER

- Make certain the Caregiver has access to your pet and your pet's records. Give the Caregiver a key to your home or apartment; leave a key in a location that you have pre-arranged with the Caregiver; or involve a third party who will connect the Caregiver with your pet.
- If you have a Caregiver Contract, ensure you have arranged for the Caregiver to receive the money you have earmarked for your pet's expenses.
- If you have a Pet Trust, ensure that the Caregiver or Trustee has access to your pet, and your pet's records and knows what assets are in the Pet Trust. Your attorney will help you accomplish this crucial Step.
- Finally, label a folder with the "Pets" sticker in the DocsBag. Prepare a Folder Index for the folder's contents and insert your pet's Documents.



CHAPTER 5

WHAT TO DO IF THIS IS AN EMERGENCY

If you, your spouse, partner, or parent is in severe decline, there are six things to do IMMEDIATELY.

1. Sign a **Medical Power of Attorney**.
2. Have a face-to-face conversation with the person named in the Medical Power of Attorney about life support if there is no likelihood of recovery. It's not easy to "turn off the machines," but it's easier if you've had this conversation.
3. Sign a **Durable Power of Attorney**.
4. Take steps to avoid Probate. If you don't care about avoiding Probate, you need a Will. (Contrary to popular belief, a Will does NOT avoid Probate.) If you don't avoid Probate and you don't have a Will, the laws of your State will determine who receives your assets at your death.
5. Follow the Instructions in **Part 2** to set up the DocsBag.
6. Tell your family members the legal documents and essential information they will need at your incapacity or death are in your DocsBag and where they will find it.

INTERNET FORMS VS. ESTATE PLANNING ATTORNEY

Even though this is an emergency, using forms you find online may not contain the legal language required by your State. Contact an estate planning attorney ASAP. The best way to find an experienced and competent estate planning attorney is to ask family or friends for a recommendation. Most estate planning attorneys are willing and able to act quickly in an emergency. Be sure to convey that you have an emergency when you make the appointment.



GETTING STARTED WITH DOCSBAG

THE DOCSBAG SETUP GUIDE



DOCSBAG

Here's what's in your DocsBag:

- 12 Folders
- 12 Printed Labels
- 4 Blank Labels
- A Pad of 50 Inventory Records
- Master Checklist
- Example Inventory Record
- This Booklet

The printed labels are:

- Cash Assets
- Retirement
- Insurance
- Real Estate
- Estate Plan
- Legal Records
- Tax Returns
- Passwords
- Pets
- Vehicles
- Firearms
- Funeral

6 EASY STEPS TO SET UP YOUR DOCSBAG

STEP 1: ATTACH THE PRINTED LABELS TO THE FOLDER TABS

Attach the printed labels that describe the categories of your documents to the folders in the DocsBag. There are 12 folders and 12 printed labels. If there are printed labels that don't apply to you, i.e., pets or firearms, ignore those labels. And you may have a category of documents not included in the printed labels, i.e., a business or artwork. If so, with a pen or marker and a blank label, make a label that describes those documents.

STEP 2: MAKE AN INVENTORY RECORD FOR EACH FOLDER – WHAT'S AN INVENTORY RECORD?

The **Inventory Record** will be a list of the contents of a folder. For example, the Inventory Record you create for Cash Assets will be a list of the documents and information you place in the Cash Assets Folder.



THE SET-UP GUIDE (CONT.)

Make an Inventory Record for each folder. There is an example of the Cash Assets Inventory Record in your DocsBag. There are examples of the Inventory Records for the other Categories at docsbag.com. The examples, however, are only suggestions. Modify the Inventory Record in any way that suits you and your documents. If you need additional Inventory Records, go to docsbag.com.



The icons: On the right side of the Inventory Record, there are icons of a folder and a briefcase. Below the icons, there are columns of checkboxes. If you placed an item listed on an Inventory Record in the Folder, check the folder box. If you placed an item somewhere else, i.e., the second compartment in the DocsBag Deluxe, safe deposit box, etc., check the briefcase icon.

STEP 3: FILL THE FOLDERS. HERE'S HOW

Using Cash Assets as an example:

Review the Cash Assets section of the Master Checklist that's included in your DocsBag. Place a check mark at each type of asset you own. Information about the assets you've checked will be the documents, etc. you put in your Cash Assets Folder.

Using Bank Statements as an example, locate the most recent statement for each bank/credit union account you and your Spouse or Partner own. Place the statements in the Folder you've labeled Cash Assets.

Next, take an Inventory Record from your DocsBag and label it "Cash Assets". List each bank/credit union account on the Inventory Record. Include the name of the bank/credit union, the type of account, i.e., savings, checking, CD, the account number and the names on the account. If there is a POD (pay on death) account, list the names of the beneficiaries. Check the folder icon.

Repeat this process for investment statements, mutual funds statements, stock accounts statements, etc.



THE SET-UP GUIDE (CONT.)

If you have a safe deposit box, list the bank and the names on the box on the Inventory Record. Also list the location of the safe deposit keys. If you put the keys in the Folder, check the folder icon. If you put the keys someplace else, indicate where you've put the keys on the Inventory Record and check the briefcase icon.

If you have savings bonds, list the serial numbers, the names on the bonds and the POD beneficiaries on the Inventory Record. Place the bonds in the Folder and check the folder icon. If you have the DocsBag Deluxe, place the bonds in the large compartment below the folder compartment and check the briefcase icon. You may prefer to place the bonds in a safe deposit box or some other secure place. If so, indicate where you've put the bonds on the Inventory Record and check the briefcase icon.

Repeat this process if you have physical stock certificates.

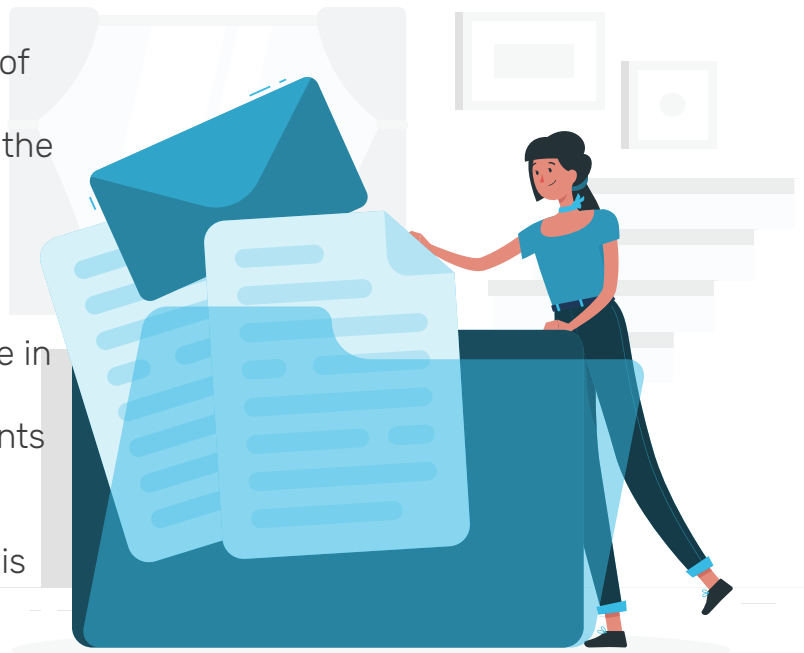
Do you have a stash of cash? Indicate where it is on the Inventory Record. If you're not comfortable listing the location on the Inventory Record, tell someone you trust where you've put the cash. Otherwise, at your death, it will remain in the freezer, under the floorboard...

Do you make regular payments to a family member, friend, charity? If so, indicate that on the Inventory Record.

Make photocopies of the front and back of your credit cards and your Spouse's or Partner's credit cards. Add the copies to the Folder and list them on the Inventory Record.

If you have an asset not listed on the Master Checklist that you want to include in the Cash Assets Folder, list it on the Inventory Record and place the documents in the folder.

If you have a Financial Advisor, include his or her name and contact information.



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SET-UP GUIDE

THE SET-UP GUIDE (CONT.)

Finally, place the Inventory Record in the front of its Folder.

Use as many Inventory Records as you need. If you run out, get more at docsbag.com.

Keep your Cash Assets Folder current by removing information about accounts, etc. you no longer have, and by adding information about new assets you acquire.

Repeat this process for the other Folders that apply to you. There are detailed instructions for the other Folder Categories after Step 6 in this Booklet.

STEP 4: WHERE IS YOUR DOCSBAG?

The purpose of the DocsBag is to have all the information your family will need at your incapacity or death in one safe place. Tell your family where you've put your DocsBag. They don't need to know what's in the Bag, they do need to know where to find it.

STEP 5: KEEP IT CURRENT

It's crucial that you keep only your CURRENT documents in your DocsBag. Otherwise, your family will waste hours, even days, trying to track down an insurance policy or other asset that no longer exists. Shred or destroy your outdated documents.

STEP 6: REVIEW AND UPDATE YOUR DOCSBAG

If you've been diligent about removing outdated information from your DocsBag, i.e., information about the assets you no longer own, and diligent about adding information about the new assets you've acquired, your DocsBag will always be up to date. To be on the safe side, review the contents every year. A good time to conduct this review is when you assemble information to file your tax returns.



FILLING THE OTHER FOLDERS

Retirement Folder Instructions

Attach the Retirement label to a folder in your DocsBag.

Review the Retirement section of the Master Checklist. Place a check mark at the types of retirement plans that apply to you and your Spouse or Partner. Locate the information and place it in the Folder.

Take an Inventory Record from your DocsBag and label it "Retirement". For each type of retirement plan, list the company, account number, contact information and beneficiaries on the Inventory Record.

Use as many Inventory Records as you need. If you run out, get more at docsbag.com.

Keep your Retirement Folder current by removing information about retirement plans you no longer have, and by adding information about new plans you acquire.

Insurance Folder Instructions

Attach the Insurance label to a folder in your DocsBag.

Review the Insurance section of the Master Checklist. Place a check mark at the types of insurance that apply to you and your Spouse or Partner. Locate the policies and place them in the folder.

Take an Inventory Record from your DocsBag and label it "Insurance". For each policy list the company, policy number, amount and beneficiaries on the Inventory Record. Add the policies to the Folder and check the folder icon. If you have the DocsBag Deluxe, place the policies in the large compartment below the Folder compartment and check the briefcase icon.

Repeat the process for annuities.

List your medical insurance coverage information on the Inventory Record. If you have Long-Term Care and/or Disability insurance, list that information on the Inventory Record.



FILLING THE OTHER FOLDERS (CONT.)

Finally, if you have an Insurance Agent, include his or her name and contact information.

Use as many Inventory Records as you need. If you run out, get more at docsbag.com.

Keep your Insurance Folder current by removing information about policies you no longer have, and by adding information about new policies you acquire.

Real Estate Folder Instructions

Attach the Real Estate label to a folder in your DocsBag.

Take an Inventory Record from your DocsBag and label it "Real Estate". List your home address. Do you have a Deed or a Land Contract? Add the document to the Folder and list the type of document on the Inventory Record. If you are renting, add the Lease to the Folder and list Lease on the Inventory Record. Check the folder icon.

Add the Homeowner's Insurance information to the Folder and add it to the Inventory Record. If you have a mortgage, add the mortgage documents to the Folder and to the Inventory Record.

Do you have a vacation home? If so, list the address on the Inventory Record. Repeat the process as above. Is this a condominium? If so, in addition to a deed or land contract, you will have condominium documents. Add them to the Folder and list them on the Inventory Record.

If you have Closing Documents for a property, include the documents in the Folder and list them on the Inventory Record.

If you have the DocsBag Deluxe, place the condominium documents, closing documents and mortgage documents in the large compartment below the Folder compartment. Check the briefcase icon.

If you have rental properties, repeat the process for each property. Use as many Inventory Records as you need. If you run out, get more at docsbag.com.



FILLING THE OTHER FOLDERS (CONT.)

Estate Plan Folder Instructions

Attach the Estate Plan label to a folder in your DocsBag.

Review the Estate Plan section of the Master Checklist included in your DocsBag. Place a check mark at the estate plan documents that apply to you and your Spouse or Partner. Locate the documents and place them in the Folder.

Take an Inventory Record from your DocsBag and label it "Estate Plan". List each of the documents you've placed in the Folder. Check the folder icon.

Include the name and contact info of your estate planning attorney on the Inventory Record.

If you have obsolete estate plan documents, destroy them.

If you do not have an estate plan, get one! You will not be prepared for incapacity or death without Powers of Attorney, Medical Directives, a Trust and/or Will. Read Chapter 2 of How to Prepare for the Inevitable (the first part of this booklet).

Legal Records Folder Instructions

Attach the Legal Records label to a folder in your DocsBag.

Review the Legal Records section of the Master Checklist included in your DocsBag. Place a check mark at the legal records that apply to you and your Spouse or Partner. Locate the records and place them in the Folder.

Take an Inventory Record from your DocsBag and label it "Legal Records". List each of the legal records you've placed in the Folder. Check the folder icon.

You may want to include your passports in the Folder. If so, include that on the Inventory Record.

If you have other legal records to include in the Folder, list them on the Inventory Record.



FILLING THE OTHER FOLDERS (CONT.)

Tax Returns Folder Instructions

Attach the Tax Returns label to a folder in your DocBag.

In general, keep tax returns and any supporting documents for three years following the date you filed the return or the due date of the return, whichever is later. If you have any doubts, check with your tax preparer.

Locate your last three State and Federal Tax Returns with the supporting documents and place them in the Folder.

Take an Inventory Record from your DocsBag and label it "Tax Returns". List the tax returns by year on the Inventory Record. Check the folder icon.

List the name and contact information of your tax preparer on the Inventory Record.

Next April, remove and destroy the oldest returns and add the new ones to the Folder. Change the dates on the Inventory Record.

Passwords Folder Instructions

Attach the Passwords label to a folder in your DocBag.

Take an Inventory Record from your DocsBag and label it "Passwords". List your passwords on the Inventory Record. If you would rather list your passwords in a notebook, list the location of the notebook on the Inventory Record and check the briefcase icon. Also list your email and cell phone usernames, passwords, the 2-Factor Authentication (2FA), and recovery email on the Inventory Record.

If you have a Passwords Manager, list the name of the Manager, the email address attached to the account, the password and the 2-Factor Authentication (2FA) on the Inventory Record.



FILLING THE OTHER FOLDERS (CONT.)

Pets Folder Instructions

Attach the Pets label to a folder in your DocsBag.

Take an Inventory Record from your DocsBag and label it "Pets". List the microchip info, veterinarian info and pets' medications on the Inventory Record.

If you want to safeguard your pets at your incapacity and death, read Chapter 4 of How to Prepare for the Inevitable. It's in the first part of this booklet.

When you have a Pet Care Plan, Pet Medical Record, and Caregiver Contract or Pet Trust, place them in the Folder and list them on the Inventory Record. Check the folder icon.

Vehicles Folder Instructions

Attach the Vehicles label to a folder in your DocBag.

Place the titles of all vehicles, boats, motorcycles, ATVs, etc. in the folder. Place the insurance information for all vehicles in the Folder. If you are leasing a vehicle, place the lease documents in the Folder.

Take an Inventory Record from your DocsBag and label it "Vehicles". List the vehicles and their titles, leases and insurance information on the Inventory Record. Check the folder icon.

Use as many Inventory Records as you need. If you run out, go to docsbag.com.

Keep your Vehicles Folder current by removing information about vehicles you no longer have, and by adding information about new vehicles you acquire.



FILLING THE OTHER FOLDERS (CONT.)

Firearms Folder Instructions

Attach the Firearms label to a folder in your DocsBag.

Take an Inventory Record from your DocsBag and label it "Firearms". List the make, model, and serial number of each firearm. List the location of each firearm.

Use as many Inventory Records as you need. If you run out, get more at docsbag.com.

Keep your Firearms Folder current by removing information about firearms you no longer own. However, it's advisable to keep the sales records of any firearms you sell. Add information about new firearms you acquire.

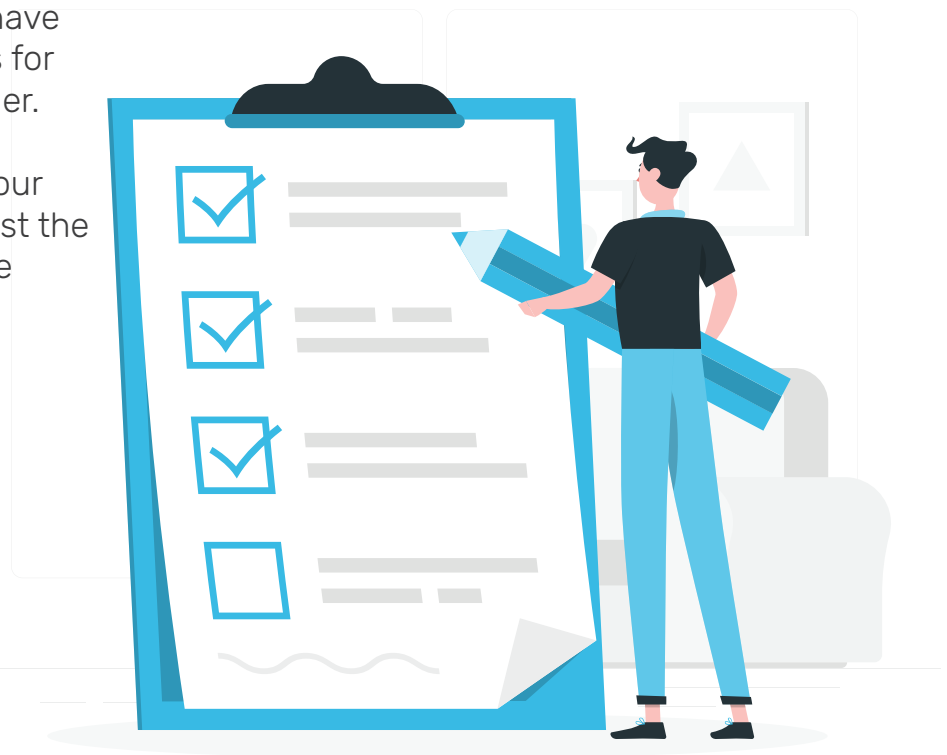
Funeral Folder Instructions

Attach the Funeral label to a folder in your DocBag.

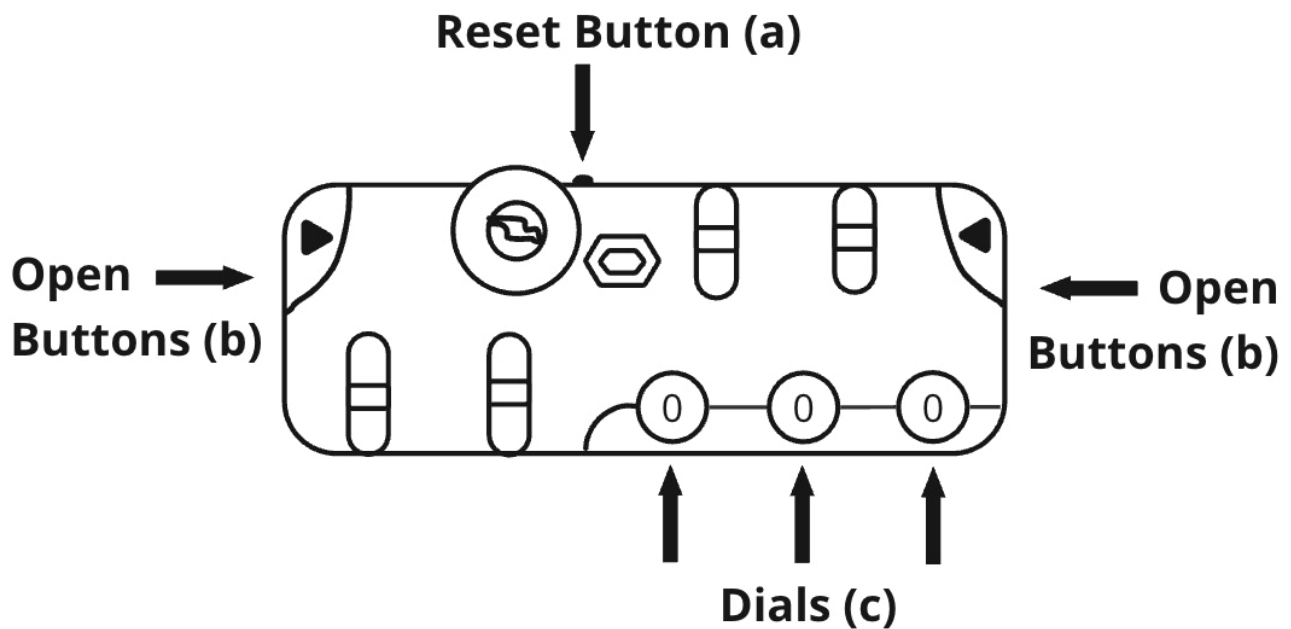
If you have a prepaid funeral, add the contract/receipt to the folder. If you have cemetery lots, add the cemetery documents to the Folder. If you have other funeral related instructions for your family, add them to the Folder.

Take an Inventory Record from your DocsBag and label it "Funeral". List the funeral related documents on the Inventory Record.

Check the folder icon.



COMBINATION LOCK INSTRUCTIONS



To set the combination zipper lock, follow these steps:

1. Set the number dials (c) to 0-0-0 (default from factory)
2. Press the Reset Button (a) down firmly with a pen or similar tool until you hear a click.
3. Set the number dials to your desired combination by turning the dials, for example, 8-8-8.
4. Push both Open Buttons (b) towards the arrows, and the reset button will click. Your personal combination is now set.
5. Remember your combination or record it in a safe place.
6. Tell a trusted family member where they will find your combination to open your DocsBag.
7. This is a combination lock. There is no key.

