

We thank you for buying our **MyVitalFiles™** filing system and welcome you as a new member of our **Vital Family**. And we **congratulate you!**

Using MyVitalFiles™ will:

- **Eliminate paper clutter that may have been sapping your energy.**
- **Allow you to quickly and easily find ANY important document.**
- **Prepare you for an unexpected event or emergency.**
- **Give you more free time for yourself or to spend with others!**

Our assistance to you doesn't need to stop with these **Smart & Stylish™** folders. If you sign up at our website, **www.MyVitalFiles.com**, we will subscribe you to our **Vital Family Newsletter**, at **no charge for the first year**. These monthly emailed articles will tell you more about financial organization, what you need for taxes, shortcuts to making your financial life easier and give you helpful tips for using your file system. In addition, you will have access to the **"members only"** area of our website which has a wealth of information including frequently asked questions, convenient forms (for lists), and links to helpful websites to answer such questions such as more specific state and legal questions. Members will also receive discounts on additional purchases. So don't forget to register at **www.MyVitalFiles.com!**

How to get started with your folders:

Start where you are for now.

You might have a pile of papers that you haven't filed for quite some time. Dealing with that can be put off for the moment. Start with what comes in the mail now. Open it, and if it isn't junk, file it. If you aren't sure where it goes, look at the short folder descriptions that follow. Still not sure? Email us at questions@MyVitalFiles.com.

Front to back.

We have always found it most helpful to place the most recent bill or other document in the front of the folder. Doing that makes it easier to find and keeps it in chronological order.

Make a date with your files.

You now own the best paperwork organizational tool around. It is colorful, has a unique design and is simple to use. Make a standing date with your mail and files. Keeping things at the "get around to it" level, usually doesn't work well. We like to open our mail at our desk where the files are located, then "file and toss as we open." You might prefer to make a weekly "date with your files."

Tell us what you need.

We have worked hard and enjoyed putting this filing system together. It is our hope, as you are using the system that you will come up with changes or additions, design ideas to make it work better, or other organizational areas or topics to which we can expand. Please share these valuable thoughts by emailing us at ideas@myvitalfiles.com.

We hope you are energized with a new-found confidence in getting control over your paperwork.

Peggy & Steve Thayer
Owners, MyVitalFiles™, Inc.

FOLDER FOCUS REFERENCE GUIDE

Bills Due by the 15th

When we receive a bill in the mail we:
Take out the actual bill sheet(s) that show the account activity.
Attach the sheet(s) to the return envelope by paper clip or staple.
Toss (recycle) the other enclosures and the envelope in which it was mailed to you.
Look for a **payment due date**, and file the bill in this folder if due between the 1st of the month to the 15th.

Pay the bills in this folder by the 8th of the month.

File bill minus the payment stub in the appropriate folder.

Bills Due by the 30th

Look for a **payment due date**, and file the bill in this folder if due between the 15th of the month to the 30th.

Pay the bills in this folder by the 23rd of the month.

File bill minus the payment stub in the appropriate folder.

Correspondence/Emails

Keep letters, cards or emails that you want to respond to or save.

Coupons & Gift Certificates

We suggest you only put the coupons and discounts in this folder on items or services that you will use. This is probably not the best place for those grocery coupons!

Addresses/Greeting Card List

Here's a place to put a copy of your address list, or a Greeting Card List. Our favorite way to remember to send cards for special occasions is to write the names, event and # of years onto a calendar. We transfer the information to each new calendar. You can also keep a list in this folder. Tip: If you just don't have time to write down the return address, tear it off the envelope and drop it in this folder for later!

To Do Tasks

We keep a pad of lined paper in this folder. When something comes up that you want (or need) to do:

- Write the date that it is due to be done, followed by what the task is.
- The trick is to look at the pad every time you pay bills, and cross them off as you go so you can see your progress!

Automobile Expenses

If you have a business, you usually have a choice between a standard mileage deduction and itemizing your actual miles, repairs and other expenses. We prefer to keep our repair receipts and warranties in our glove box, but you will want copies of them in this folder for taxes. Vehicle registration fees are often tax deductible.

Business Expense Receipts

Any expense that relates to your business, investment real estate or profession should go into this folder.

Donations & Charitable Contributions

Receipts for those clothes you donated? Ticket stubs from the fundraiser you attended? Thank you letters from the cause you supported? Put it all in this folder.

Home Improvement Receipts

This folder is for receipts from any work, materials or plans related to improving your primary home. When, or if, you sell your home, these can come in handy to possibly lower taxes on the profits.

Income Tax Payments

Put anything that relates to a tax payment to the IRS or state in this folder.

Legal & Accounting Statements

If you have visited an attorney or accountant, put their bills in here once they have been paid.

Medical Expense Receipts

This folder is for those explanations of benefit (EOB) forms you get from your insurance company, receipts from doctors, pharmacies, optometrist, chiropractor, etc. If you have travel and housing expenses related to seeking medical care, this would also be the file to place that information.

Mortgage Statements

Whether they are for your main mortgage, home equity line or second trust deed, this is the place to put them.

Payroll & Income Statements

This is for everything income related. This includes payroll stubs, retirement payments, rental income and anything else about money paid to you EXCEPT dividend and interest income.

Property Tax Statements

We usually get an annual property assessment as well as property tax bills. After they are paid, they go in here. For investment properties, put them in the business expense folder.

School & Childcare Expenses

Many of the tuition and other expenses we have for our kids can help at tax time.

Bank & Savings Account Statements

Many of us have these available online and may never see paper. This is especially true in regard to our cancelled checks. Few banks still send them out. Nowadays we often see copies of them attached to the statements. Whatever you receive from banks, credit unions or savings institutions, put them in here.

Credit Card Statements

After you pay these balances, the statements go in here.

Automobile Insurance Statements

Policies go into the permanent folders, but the bills go in here after payment.

Health Insurance Statements

Policies and plan information go into the permanent folders, but the bills go in here after payment.

Homeowners Insurance Statements

Policies go into the permanent folders, but the bills go in here after payment.

Life Insurance Insurance Statements

Policies go into the permanent folders, but the bills go in here after payment.

Medical Claim Forms

It seems that we are always hunting down the forms and envelopes to submit claims. Now you know where to find them.

Medicare/Social Security Statements

Once you retire, you will receive information on a regular basis regarding your benefits. Gather them in this file over the course of a year.

Annuity Statements

These are usually issued quarterly or annually. You will also receive a statement when any change is made to the annuity.

Investment Account Statements

Brokerage firms send out monthly statements, and often also a quarterly performance report. You will also receive a confirmation when any purchase or sale is made.

Mutual Funds Statements

Mutual fund companies send out monthly or quarterly statements. You will also receive a confirmation when any purchase or sale is made.

Retirement Account Statements

The statements in this folder can be from annuities, brokerage firms or mutual funds. What they have in common is that they reflect your retirement accounts.

Emergency Preparedness Checklist

We often come across forms that list recommended emergency supplies, contacts and evacuation plans. The members area of our website has a list of links to many of these forms. Check it out at www.MyVitalFiles.com and click on the Members tab.

Family Advisors

Who do you talk to about important legal or financial matters? It is a good idea to keep track of those advisors and keep their contact information in this folder. If you can explain the advice you have received, that would be a great addition.

Household Inventory

We also have forms that help us take stock of what we own for insurance purposes. Check them out at www.MyVitalFiles.com and click on the Members tab.

Important Contact Information

This is where you keep the names, addresses, phone numbers, email addresses and any other contact information that you have for family and close friends. Most of us don't want to think about unexpected events. But just imagine if you were away for the weekend and something happened. Could you call someone to go to your files and get the vital information needed?

List of Doctors & Medications

This information can be crucial if you are incapacitated somehow. It is also very handy to have a current list of medications when you meet with a new doctor. It's also important to keep it up to date, so you will receive email reminders from MyVitalFiles.

List of Financial Account Numbers

When we receive new credit or debit cards, they are attached to a paper sheet with information about the account, card numbers and limits. This folder is where you can keep that information for reference in case the card is lost. When signing up for a bank or other account, we receive information about the accounts. The information goes into this folder.

Passwords & Codes

Even writing down the header for this folder brings back bad memories of "forgetting" that I.D. or password you just created for a website, bank ATM, credit card or for all the different security fences we cross. Write them down as you create or receive them, and keep them in this folder.

Safe Deposit Box Contents

This folder should hold the "where and what is in it" information. Good for you and your executor. It is easy to forget what we have put away for safekeeping.

Birth & Death Certificates

We put our official and unofficial certificates into this file. Remember to order a replacement if you are required to provide an original when you apply for some documents. Originals often have an official stamp or are embossed.

Diplomas, Certificates & Licenses

You never know when you might need the diplomas, and it is fun to go through them every now and then.

Divorce Documents

If you don't have anything to go into this folder, great! Fold it inside out, turn it around and use it for another Vital Information folder! But if you do – it is very important to keep most anything that is generated in writing.

Education Records

Anything school related that you want to keep, such as transcripts, go in this folder.

Employment Records

Where have you worked? Were there any complications or commendations? This folder is a good place to keep that history.

Home Ownership & Deed of Trust

When you purchase or refinance a home, you will receive a new deed and the purchase contract if you are buying. These papers are important to retain.

Living Will / Directive to Physicians

We keep the most current paperwork regarding your wishes as they relate to health care in this folder.

Marriage License and Certificate

Marriage licenses, certificates and pre-nuptial agreements go here.

Mortgage Papers

Whenever we get a loan on a home, refinance it or get an equity or second mortgage, we end up with a big packet of paperwork. Those packets should go in here, but make sure you pull out the paperwork on paid off mortgages or this file will fill up the entire drawer!

Passports

Have you ever been scrambling to find your passport at the last moment before a trip out of the country? This file will help! Just remember to put it back when you return!

Resumes

How many have you written? Try to remember to print out and save a copy in this file whenever you create a new one.

Social Security Information & Cards

Once a year you receive a Social Security statement. This shows your past income and projected benefits. When you receive one, throw out the old statement. As the eligibility time comes around, you will have other important paperwork to put in here.

Wills, Trust & Power of Attorney Documents

Everyone should have a current Will. Living, Charitable and other Trusts are used a lot these days. If you have given someone a partial, full or durable Power of Attorney, this is the folder in which to keep the originals.

Dental Records

Especially when we are young, we are given information on our fillings, orthodontia or exams. This is the place for those papers.

Medical Records

This folder is for any records that you are given by your doctor or laboratory. It is a good practice to request copies of tests and reports for you to retain.

Vision Records

When you are given new prescriptions or other information about your vision, be sure to ask for a copy to put in this file. If you should ever lose your glasses while away from home and be unable to contact your doctor, it will be very convenient to have access to this information.

Automobile Titles

Often called “pink slips,” these forms are what show ownership of your cars, and are what you use to transfer title to someone when you sell the vehicle.

Other Vehicle Titles

Own an RV, boat, mobile home or that trailer to haul your stuff in? Put the ownership titles to those in here.

Purchase Receipts

This folder is for any purchase documents on any car, trailer or any other “vehicle” you own. Sometimes we just need to know when we bought something and for how much.

Service & Repair History

If you don’t keep these receipts in your glove box, this is the place for them.

Automobile Insurance Policies

The hardest part of keeping this folder current is tossing the last policy information when you get new documents, which can be two times a year.

Boat & RV Insurance Policies

This folder is for insurance information on all the toys we can accumulate.

Dental & Vision Insurance Policies

If you are fortunate enough to have these types of coverage, put the information on them in this folder.

Health Insurance Policies

This is the home base for all those eligibility questions that come up over and over during the year. Keep the new information and throw out the old.

Homeowners Insurance Policies

This can be a crucial folder. Review the policy every year to make sure your personal property coverage is up-to-date with items you may have purchased in the last year.

Life Insurance Policies

Too often these policies get lost amongst old papers or stuffed deep into the backs of drawers. Having organized access to this information can really help those who may be helping to settle your affairs.

Medicare Insurance Policies

This goes hand-in-hand with the information in the health insurance policies file. This is especially true with supplemental coverage to the Medicare benefits.

Annuity Policies

This folder is for the sales information and policy documents for each of the annuities that you might have. If things don't go as planned with the investment, it is good to have this documentation.

Mutual Fund Information

This folder is for the sales information and initial fund prospectus for each of the mutual funds that you might have.

Real Estate Investments

We use this for all of the purchases, deeds and mortgage information we have on each property owned.

Retirement Account Information

There is a great deal of paperwork that comes with every retirement account that you might have. This folder is where all that documentation goes.

Electronics Warranties, Receipts & Instructions

You have just bought that new computer, TV, iPod, etc. Staple the receipt to the setup and instruction booklet and put it in this folder.

Household Items Warranties, Receipts & Instructions

Receipts and information on furniture, kitchen and laundry appliances go in this folder. If the receipt is for a permanent home improvement, a copy should go into the home improvement file for taxes.

Personal Property Warranties, Receipts & Instructions

Receipts for any jewelry, artwork or other personal items can go in here.

Yard & Garage Warranties, Receipts & Instructions

Gardening tools or any other garage/outside items have receipts and instruction booklets. This is the place for them.

2007 – 2001 Tax Returns

Currently the IRS requires taxpayers to retain copies of their tax returns for up to seven years. These folders are for Federal tax returns as well as copies of your State returns. You will be ready to prepare your taxes by taking out all of the orange folders in the "TAX RELATED" section at the end of the year and then, file them behind your tax return after it has been prepared. This will give you the back-up information needed in the event of an audit. We will have annual replacement file sets available on our website at www.MyVitalFiles.com.

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Toll Free: (877) 544-1636

Email: info@www.MyVitalFiles.com Website: www.MyVitalFiles.com