Everything you own, everything you owe, and what happens to it.

CofferShield keeps a record of your finances, your passwords, your documents and your estate in one encrypted file on your own computer. This manual has two halves. The first walks through every screen in the order you will probably use it. The second is a reference: what every field means, which records it appears on, and how to add fields and rearrange layouts of your own. The screenshots are from the actual application; the figures in them are invented.

Read this part before anything else

Your master password is the only key to your vault. There is no server, no account and no reset link, so there is nobody — including us — who can recover it for you. If you lose it, the vault is gone.

Write it down and keep it somewhere safe before you put anything into the vault. A sealed envelope with your will is a good place. So is a note in a safe. What is not a good place is only your memory.

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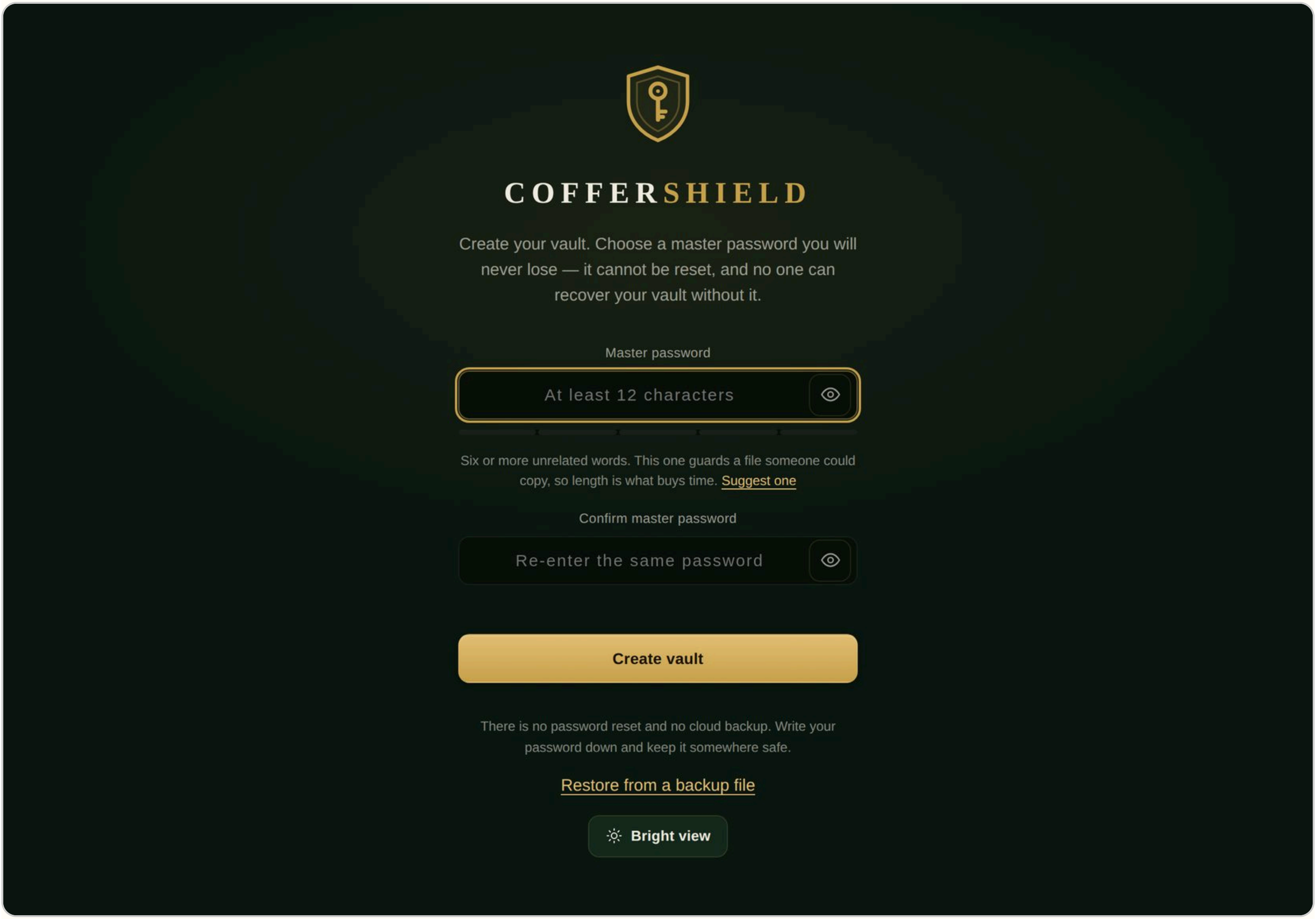
PART ONE · GETTING STARTED

1 Setting up your vault



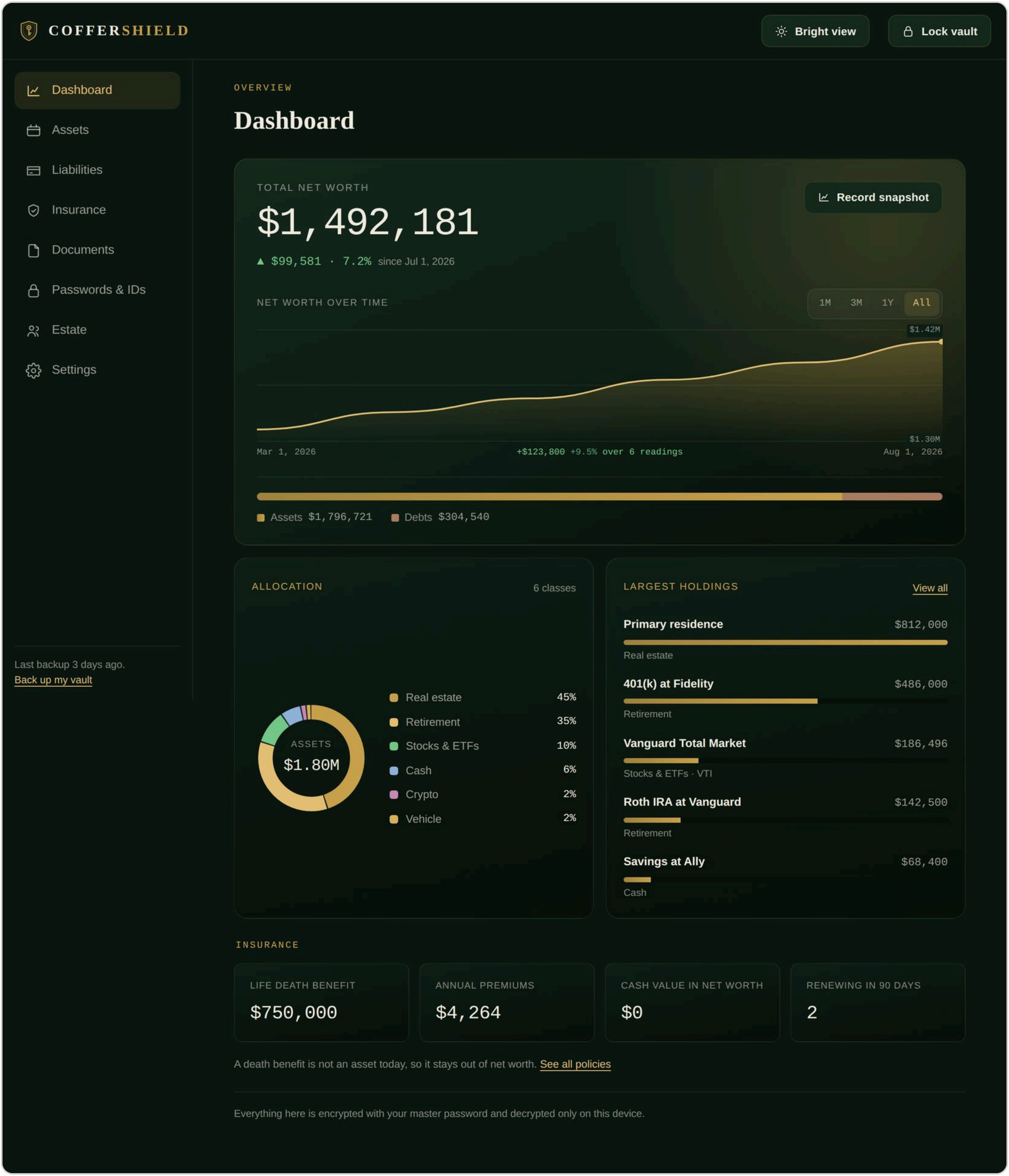
The first screen. This is also where you restore a vault from a backup, using the link at the bottom.

1. Open CofferShield. Because no vault exists yet, it asks you to create one.
2. Type a **master password**. **Six or more unrelated words** beats a short jumble of symbols — it is easier to remember and much harder to guess. This one guards a file someone could copy and attack at their leisure, so length is what buys time. The strength bar under the box tells you where you stand, and **Suggest one** generates a seven-word phrase.
3. Type it again to confirm.
4. Press **Create vault**. Your vault is created and encrypted on this computer. Nothing was sent anywhere.

5. **Write the password down now**, before you enter any real information.

Next time you open CofferShield it asks for that password instead. If you already have a vault on another computer, use **Restore from a backup file** here rather than creating a new one.

2 Finding your way around



The Dashboard. Everything on this screen is calculated from what you enter elsewhere — there is nothing to fill in here.

The list down the left side is the whole application. You can work through it in any order, and you can hide sections you do not want (see section 24).

SECTION	WHAT GOES IN IT
Dashboard	Your net worth, how it has moved, and where your money sits. Read-only.
Assets	Accounts, investments, property, vehicles — anything you own.
Liabilities	Twelve kinds of debt, from a mortgage to a tax balance.
Insurance	Policies, premiums, renewal dates and who the life policies pay.
Documents	Scans and PDFs, stored inside the encrypted vault.
Passwords & IDs	Logins, card numbers, identity numbers and recovery phrases.
Estate	Who inherits what, how each asset transfers, and your incapacity documents.
Settings	Locks, backups, import and export, appearance.

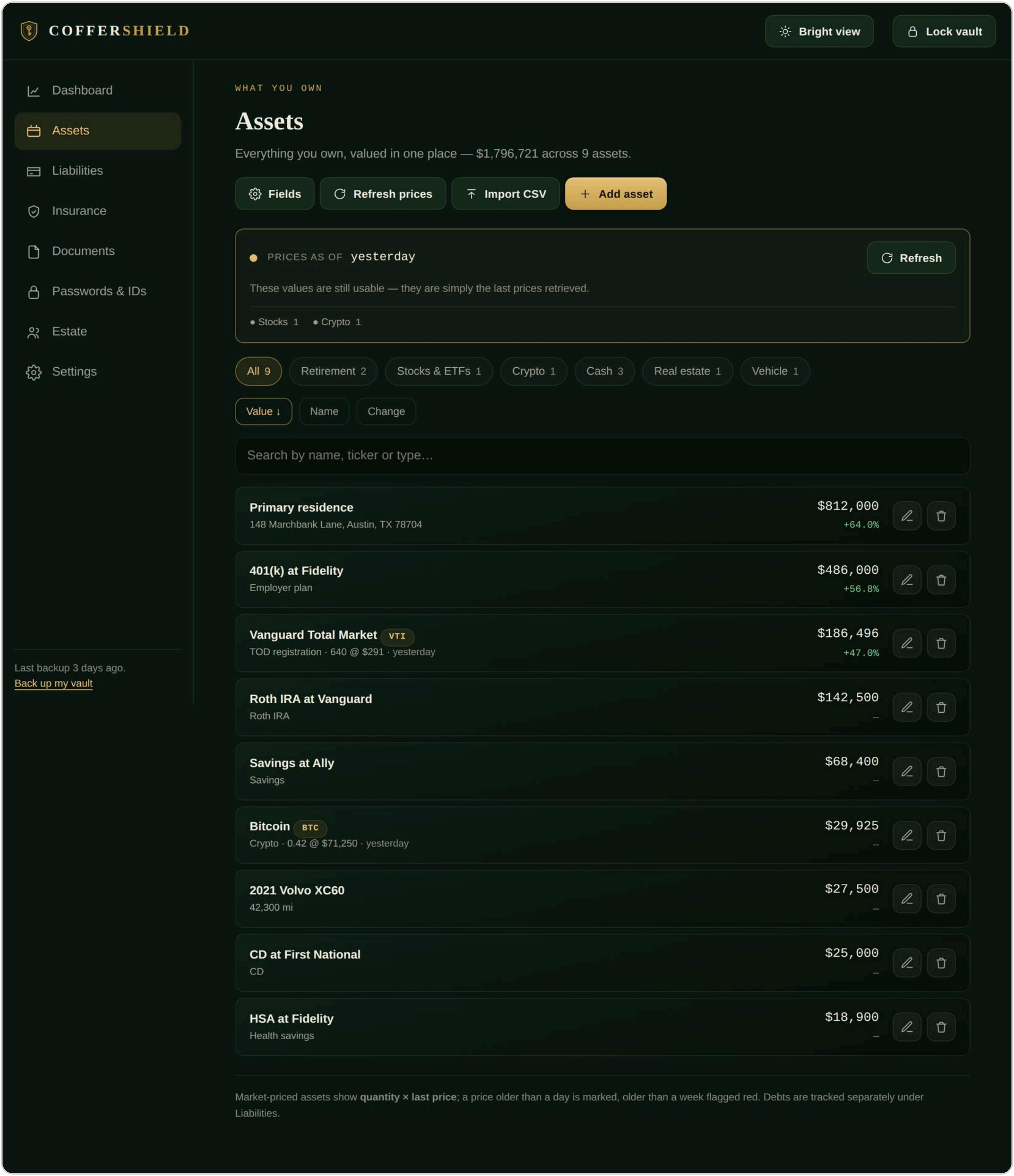
Record snapshot on the Dashboard saves today's net worth so the chart has something to draw. Press it whenever you have finished updating figures — once a month is plenty.

Top right: **Bright view** switches between the dark and light appearance, and **Lock vault** locks it immediately. It also locks itself after a few minutes of inactivity.

3 How to read any screen

Every screen in CofferShield is built from the same handful of parts. Learn them once and the rest of the application needs no explanation.

A list screen

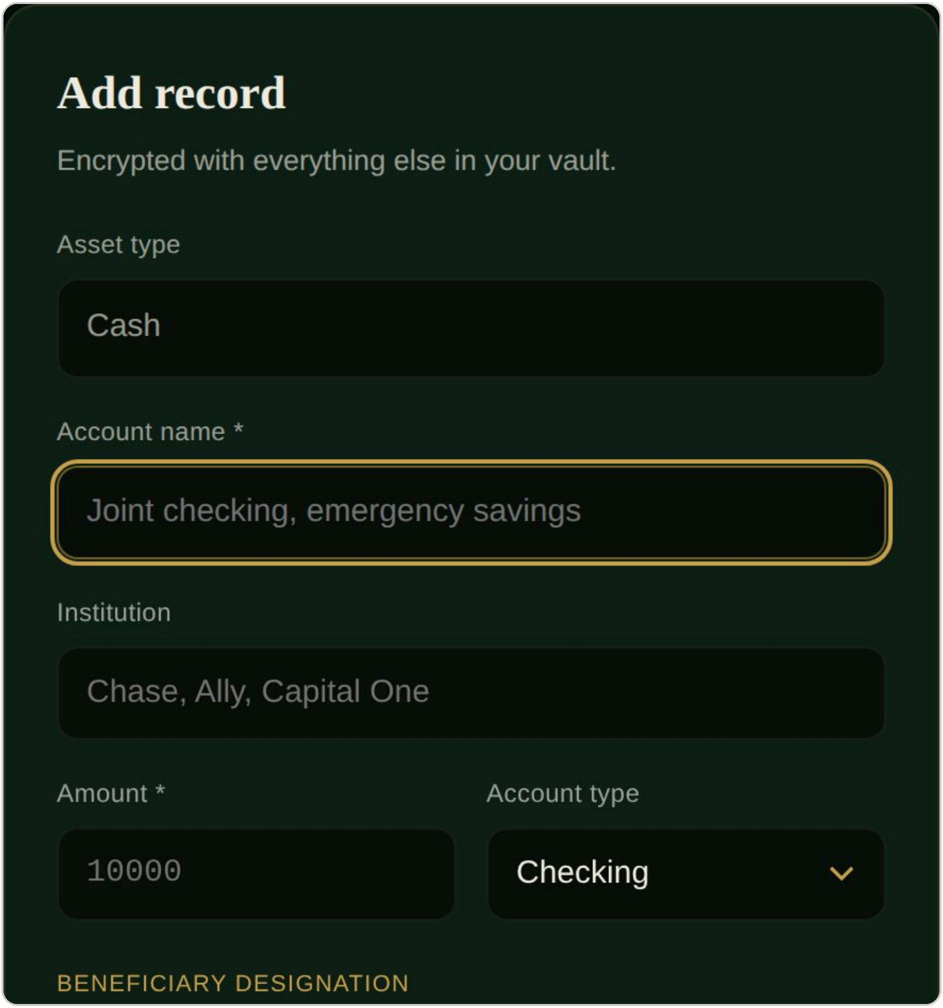


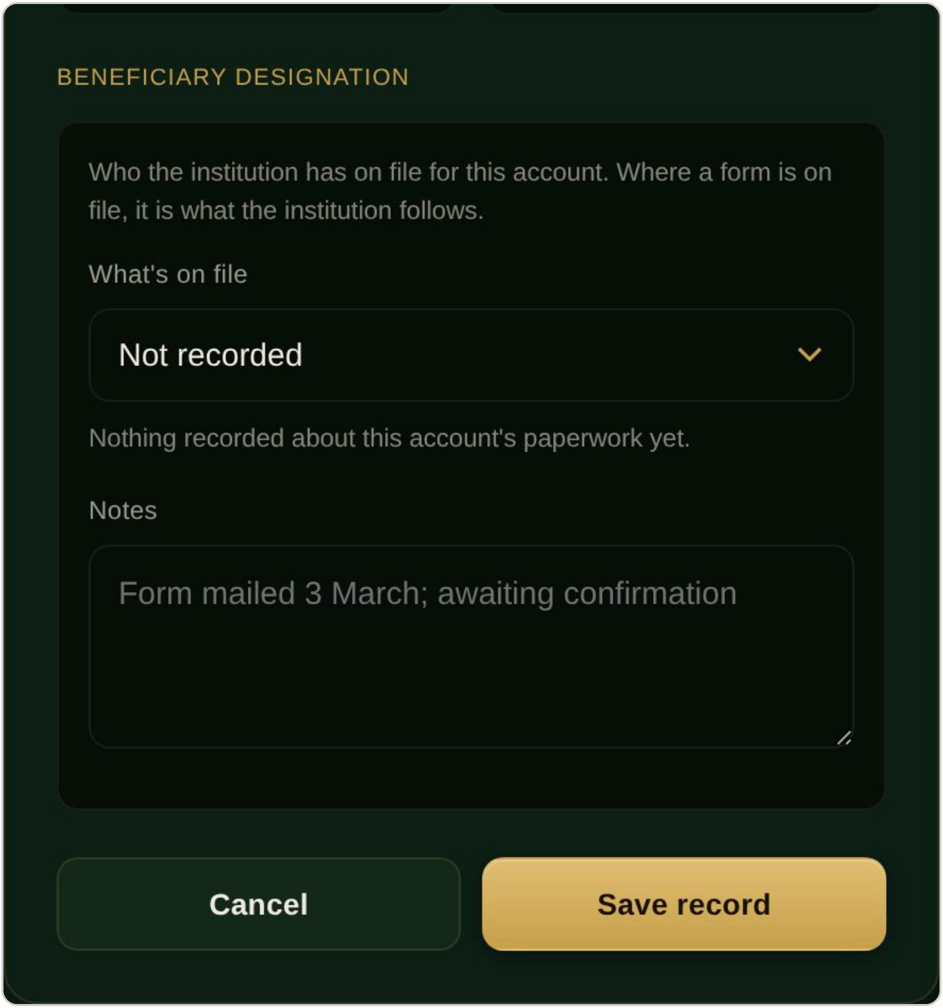
Assets, and the anatomy shared by Liabilities, Insurance, Documents and Passwords.

PART	WHAT IT IS
The title block	A small gold word above the heading tells you which section you are in; the heading tells you which screen. When you are somewhere nested, a ← **back** link sits above it.
The buttons, top right	The solid gold one is the main action — **Add asset**, **Add policy**. The outlined ones beside it are the occasional actions: **Fields**, **Refresh prices**, **Import CSV**. A greyed-out button has a reason, and hovering it tells you what the reason is.
The chips	Filters. Press one to narrow the list to that kind; press it again to clear it. They never change your data.
The column headings	Sort. Press once for descending, again for ascending.
A row	Two lines: the name, and a grey line under it with the type and whatever else identifies the record. Pressing anywhere on the row opens it.
Row buttons	Small square buttons at the right of a row. A pencil edits, a bin deletes, and a bin is always followed by a confirmation naming what will go.
The totals strip	At the top of the list. Always derived from the rows below it, never typed.

A sheet

Adding or editing a record opens a **sheet** — a panel over the screen. Every sheet works the same way.


Add record
Encrypted with everything else in your vault.
Asset type
Cash
Account name *
Joint checking, emergency savings
Institution
Chase, Ally, Capital One
Amount *
10000
Account type
Checking
BENEFICIARY DESIGNATION



A cash account. The type at the top decides which boxes appear below it.

PART	WHAT IT MEANS
The first box	On an asset it is the **type**; on a policy it is the **category**; on a debt it is the **kind of debt**. It decides which boxes come after it, so answer it first. Changing it later keeps everything the two types have in common.
An asterisk, or `REQUIRED`	The sheet will not save without it. Everything else is optional, and optional means genuinely optional — a record with three boxes filled in is a real record.
Grey text under a box	A hint, not a value. Either an example of what to type, or a note you wrote yourself when you added the field (see section 12).
A small gold heading inside the sheet	A section — `ASSET`, `VALUE`, `DATES`. It groups the boxes so a long sheet stays readable.

PART	WHAT IT MEANS
A switch	Gold and to the right is on; grey and to the left is off. Switches act at once, with no Save.
Save / Cancel	At the bottom. **Cancel** throws away everything you typed in that sheet, including anything you changed inside a card within it. Pressing `Esc` is the same as Cancel.

What saves when

- **A sheet saves when you press Save.** Nothing you typed in it counts until then.
- **The grid screens save as you type.** Estate → Assets and Estate → Transfer have no Save button because they do not need one; the moment you enter a percentage it is stored.
- **Switches save immediately.** Hiding a field, turning on a reminder, changing the appearance.
- Every save writes the whole vault back to disk, encrypted. A short **toast** at the bottom of the screen confirms it in a few words.

Colour, and what it is telling you

WHAT YOU SEE	WHAT IT MEANS
Gold	Something you can act on: a button, a link, a switch that is on.
Green	Settled. A signed document, an active policy, a total that adds up.
Red or rust	Something that does not agree with itself — percentages that do not total 100, an expired document, an account whose paperwork names someone your plan does not. Red is never a scolding; it marks the shortlist worth a phone call.
A grey chip on a row	A state, not a warning: **Hidden**, **Lapsed**, **Not applicable**.
A padlock	This cannot be switched off, and pressing the padlock tells you which part of the application depends on it.

WHAT YOU SEE	WHAT IT MEANS
A greyed-out row	Present but switched off. Nothing you entered into it has been lost.

Anything you delete outright — a record, an heir, a field — is confirmed first, and the confirmation names what goes with it. Most deletions can be undone from the toast that follows, for a few seconds.

4 Adding what you own

1. Go to **Assets** and press **Add asset**.
2. Choose the **asset type** first. This decides which boxes you get — a share holding asks for a ticker and a number of shares, a property asks for an address and a value.
3. Fill in the boxes marked with an asterisk. Everything else is optional.
4. Press **Save record**.

There are nine built-in types, plus any you name yourself:

TYPE	GROUP	WHAT IT IS FOR, AND HOW IT IS VALUED
Stocks & ETFs	Market priced	A holding with a ticker. Value is **shares × price**, so you only ever update the share count.
Crypto	Market priced	A coin holding. Value is **quantity × price**.
Real estate	Property	A house, a rental, land. You set the value.
Vehicle	Property	A car, boat or motorcycle. The name is built from the make and model.
Cash	Financial	Checking, savings, a CD, a money market, brokerage cash.
Retirement account	Financial	A 401(k), an IRA, a pension pot.
Commodities	Financial	Metals and the like, held in units. Value is **quantity × the price per unit you enter**.
Business	Personal	An ownership stake in a company.
Collectible	Personal	Art, a watch, wine, anything appraised rather than quoted.
Yours	Yours	Any type you add yourself — see section 14. Valued manually, like Collectible.

Shares and cryptocurrency

For these, type the ticker or coin name into the **search** box and pick it from the list. CofferShield fills in the name and, if you have set up price updates, today's price. You then enter how many you hold.

Price updates are optional and off until you set them up in Settings. Without them, type the price yourself and change it whenever you like.

5 Every field on an asset

An asset sheet is built from fifteen built-in fields. No type shows all of them; each type shows the ones that make sense for it. `ALWAYS SHOWN` marks a field that cannot be switched off, because something else in the application reads it.

Grouped under `ASSET`

FIELD	APPEARS ON	WHAT GOES IN IT
Asset type `ALWAYS SHOWN`	Every type	The first box. It decides which of the rest appear.
Name `REQUIRED` `ALWAYS SHOWN`	Every type	What you will recognise it by in a list. The label changes with the type: *Property name*, *Account name*, *Company / fund name*.
Detail	Every type	One line of free text, and the label changes to suit the type: *Address* on real estate, *Institution* on cash, *Wallet / exchange* on crypto, *Detail* everywhere else.
Ticker or symbol `REQUIRED` `ALWAYS SHOWN`	Stocks & ETFs, Crypto	The symbol the price lookup uses. Wrong symbol, wrong price.
Account type	Cash	Checking, Savings, CD, Money market, Brokerage cash, Other.
Property type	Real estate	Residential, Rental, Commercial, Land, Other.
Make and **Model** `REQUIRED` `ALWAYS SHOWN`	Vehicle	The vehicle's name in every list is built from these two, which is why they cannot be taken off the sheet.

FIELD	APPEARS ON	WHAT GOES IN IT
Mileage	Vehicle	Odometer reading. Worth updating when you update the value.
Commodity	Commodities	Gold, Silver, Platinum, Palladium, Copper, Oil, Natural gas, Other. A **Unit** box beside it takes oz, g, kg, lb, barrel or unit.

Grouped under `VALUE`

FIELD	APPEARS ON	WHAT GOES IN IT
Current value REQUIRED ALWAYS SHOWN	Every type	What it is worth today. Net worth adds this up. On market-priced types it is calculated for you and the box asks for the **price** instead.
Quantity REQUIRED ALWAYS SHOWN	Stocks & ETFs, Crypto, Commodities	How many you hold. Value is quantity times the latest price, so on shares and crypto it has to be greater than zero before the record will save.
Purchase price	Shares, Crypto, Commodities, Real estate, Vehicle	What you paid. On market-priced types and commodities it is **per share, per coin or per unit**; the label says which.
Cost basis	Retirement, Business, Collectible, Other	What you paid in total. Recorded for your own reference — CofferShield does not calculate tax.

Grouped under `DATES`

FIELD	APPEARS ON	WHAT GOES IN IT
Purchase date	Shares, Commodities, Real estate, Vehicle	When you acquired it.

There is a fourth group, `NOTES`, with no built-in fields in it. It exists so that fields you add yourself have somewhere sensible to sit at the bottom of the sheet.

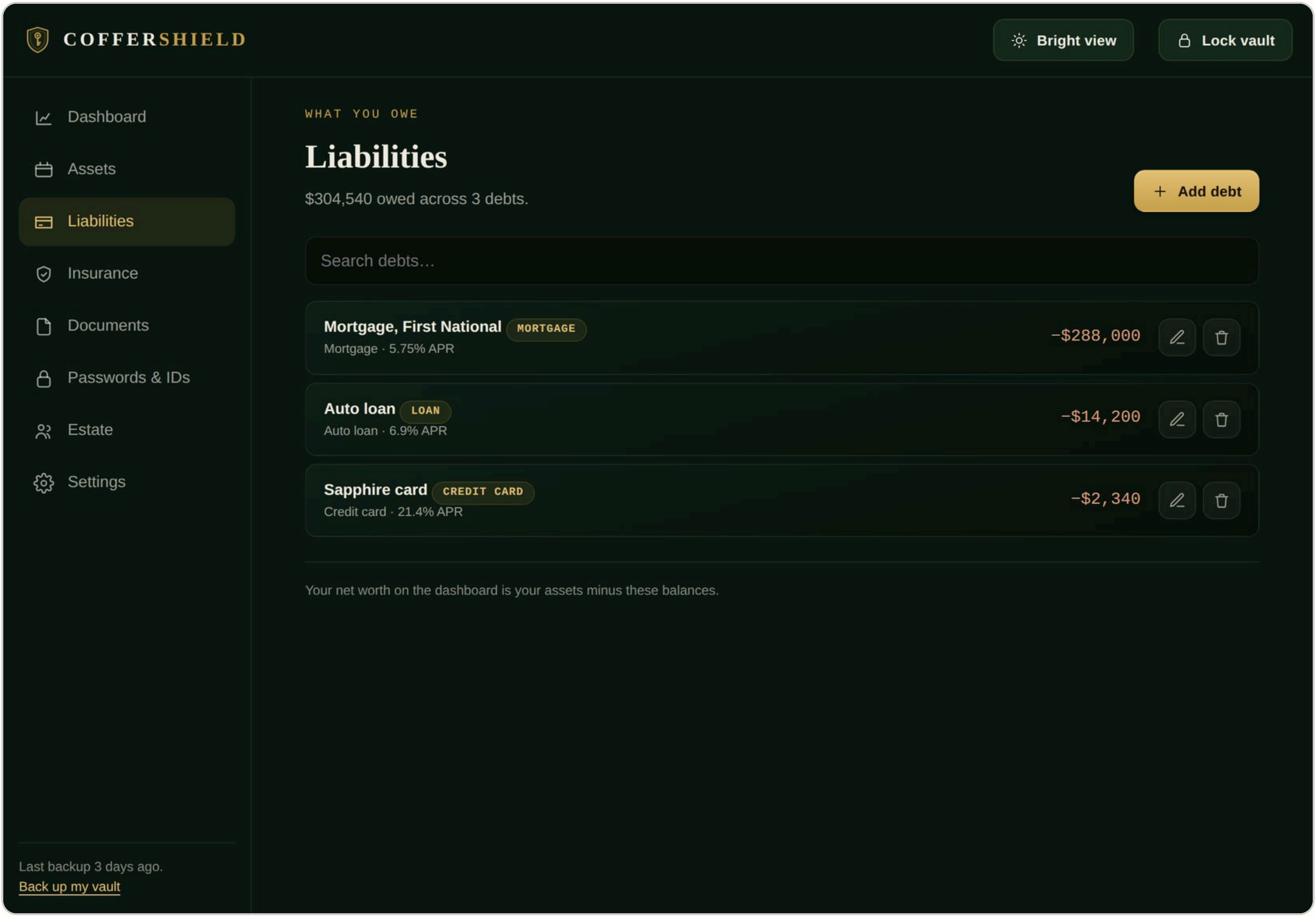
What each type actually asks for

The same table read the other way round. This is what you will see when you choose each type.

TYPE	THE BOXES ON ITS SHEET, IN ORDER
Stocks & ETFs	Search ticker · Ticker symbol* · Company / fund name · Shares* · Purchase price (per share) · Current price (per share) · Purchase date
Crypto	Search coin · Symbol* · Name · Quantity* · Purchase price (per coin) · Current price (per coin) · Wallet / exchange
Real estate	Property name* · Address · Current value* · Purchase price · Purchase date · Property type
Vehicle	Make* · Model* · Year · Current value* · Purchase price · Mileage · Purchase date
Cash	Account name* · Institution · Amount* · Account type
Commodities	Name* · Type · Unit · Quantity* · Current price (per unit)* · Purchase price (per unit) · Purchase date
Retirement account **Business**, **Collectible**	Name* · Detail · Current value* · Cost basis

Retirement, brokerage and bank accounts also carry a **beneficiary designation** card at the bottom of the sheet. That is section 18.

6 What you owe



Liabilities are kept separate from assets so your net worth is honest.

Same idea as Assets: press **Add debt** and choose the kind first. There are **twelve** kinds, and each asks only for what that kind of debt actually has — a credit card is not asked for a maturity date, and a tax balance is not asked for an interest rate.

KIND OF DEBT	WHO YOU OWE	WHAT IT ASKS FOR BEYOND NAME AND BALANCE
Mortgage	Lender / servicer	Property address, original loan amount, APR, rate type (Fixed / ARM), loan term, origination and maturity dates, monthly payment, escrow included, account last 4
HELOC	Lender	Property address, credit limit, available credit, APR, rate type (Fixed / Variable), draw period ends, repayment ends, monthly payment, account last 4
Home equity loan	Lender	Property address, original amount, APR, loan term, monthly payment, maturity date, account last 4

KIND OF DEBT	WHO YOU OWE	WHAT IT ASKS FOR BEYOND NAME AND BALANCE
Auto loan	Lender	Vehicle, VIN last 6, original amount, APR, loan term, monthly payment, origination and maturity dates, account last 4
Credit card	Card issuer	Card last 4, credit limit, APR, minimum payment, payment due day, annual fee
Student loan	Loan servicer	Loan type (Federal / Private), APR, monthly payment, repayment plan, loan status, account last 4
Personal loan	Lender	Original amount, APR, loan term, monthly payment, origination and maturity dates, account last 4
Medical debt	Provider / creditor	Original amount, monthly payment, payment plan, account last 4. No interest rate is asked for.
Tax debt	IRS, State, Local or Other	Tax year, tax type, whether you are on a payment plan, monthly payment, due date, account last 4. No interest rate.
Business loan / guarantee	Lender	Business name, your role (Borrower / Co-borrower / Personal guarantor), original amount, APR, monthly payment, maturity date, personally guaranteed, account last 4
Line of credit	Lender	Credit limit, available credit, APR, minimum payment, maturity date, account last 4
Other debt	Creditor	APR, monthly payment, due date, account last 4

> Only ever the last four digits
>
> CofferShield asks for the **last four** of an account number and the **last six** of a VIN, and nothing longer. A vault is a better place for a full card number than most, but there is no reason to hold one just to identify a debt. If you want the full number recorded, it belongs in **Passwords & IDs**, where everything is masked by default.

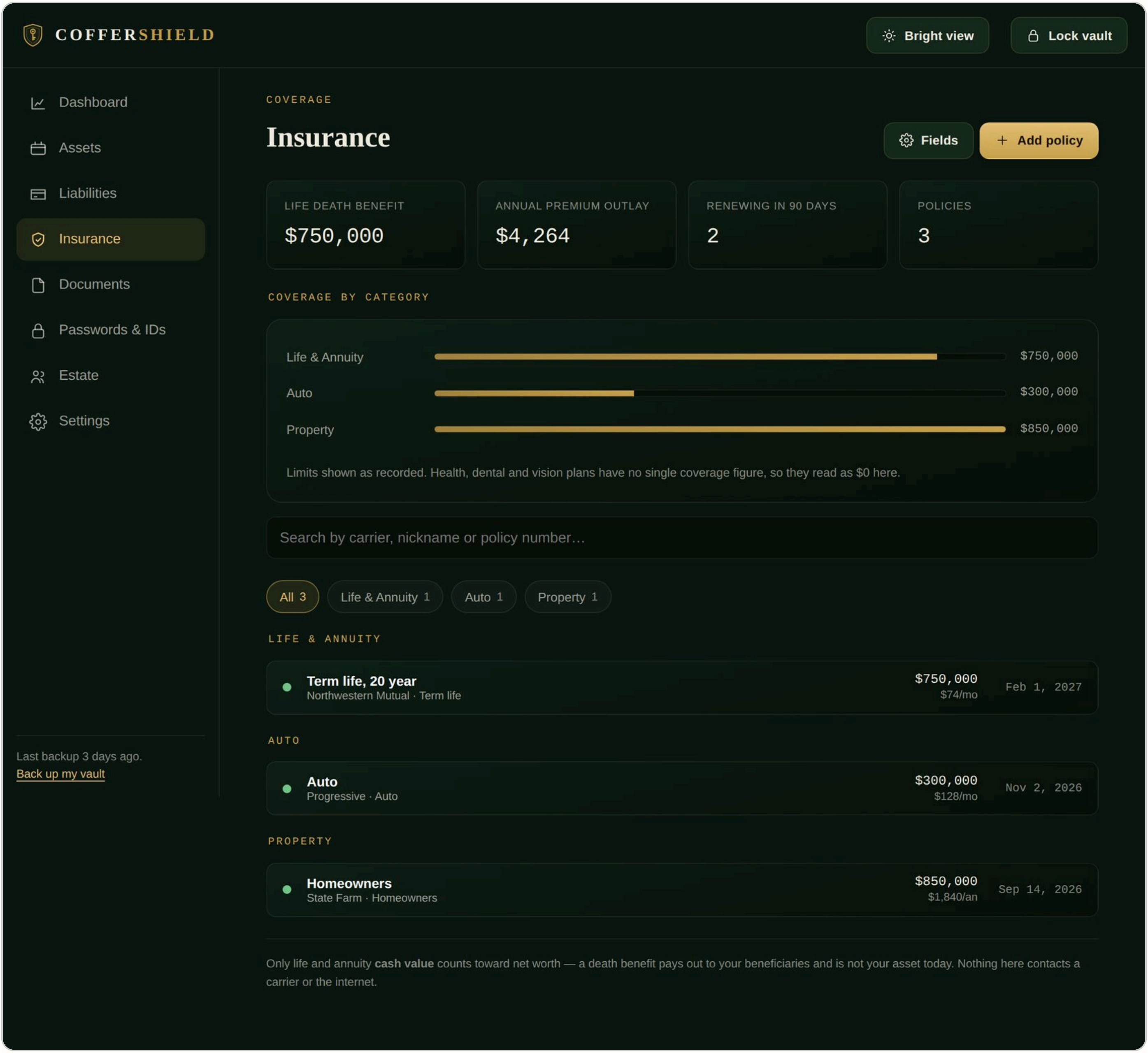
7 Every field on a debt

Three boxes are on every kind of debt: the **name**, **who you owe it to**, and the **current balance**. The rest come from the table above; here is what each one means.

FIELD	FORMAT	WHAT GOES IN IT
Current balance REQUIRED	Money	What is outstanding today, not what you originally borrowed. Net worth subtracts this.
Original loan amount	Money	What you borrowed at the start. Useful for seeing progress.
Interest rate (APR %)	Number	Appears on the row in the list, so you can see at a glance which debt is the expensive one.
Rate type	Choice	Fixed or ARM on a mortgage; Fixed or Variable on a HELOC.
Loan term	Text	Free text, because terms are written every which way: "30 years", "180 months".
Origination date	Date	When the loan started.
Maturity date	Date	When the last payment is due.
Draw period ends / **Repayment ends**	Date	A HELOC has two phases. These are the dates they change, and the first one is the surprise most people want written down.
Monthly payment	Money	What leaves your account each month.
Minimum payment	Money	On revolving credit, the minimum rather than what you actually pay.
Escrow included	Yes / No	Whether the monthly payment already covers taxes and insurance.
Credit limit / **Available credit**	Money	The ceiling, and how much of it is still unused.
Account last 4 / **Card last 4**	4 digits	Enough to identify the account on a statement. No more is accepted.
VIN last 6	6 characters	Enough to match the loan to the car.
Vehicle	Text	Which car the loan is against — "2019 Toyota Highlander".

FIELD	FORMAT	WHAT GOES IN IT
Payment due day	Number	Day of the month, 1–31.
Annual fee	Money	What the card costs to hold.
Loan type	Choice	Federal or Private. It matters: the two have entirely different rules on forgiveness, deferment and death.
Repayment plan	Text	SAVE, Standard, an income-driven plan — whatever yours is called.
Loan status	Choice	Repayment, Deferment, Forbearance, Grace, In school, Default, Paid.
Payment plan	Text or Yes / No	On medical debt, describe it. On tax debt, just whether one exists.
Tax year and **Tax type**	Number, Text	Which year the balance is for, and whether it is income, payroll or property.
Due date	Date	When it has to be settled.
Business name	Text	The entity that borrowed.
Your role	Choice	Borrower, Co-borrower or Personal guarantor.
Personally guaranteed	Yes / No	Whether the lender can come after you personally if the business cannot pay. This is the one field on a business loan your family will most want an answer to.

8 Insurance



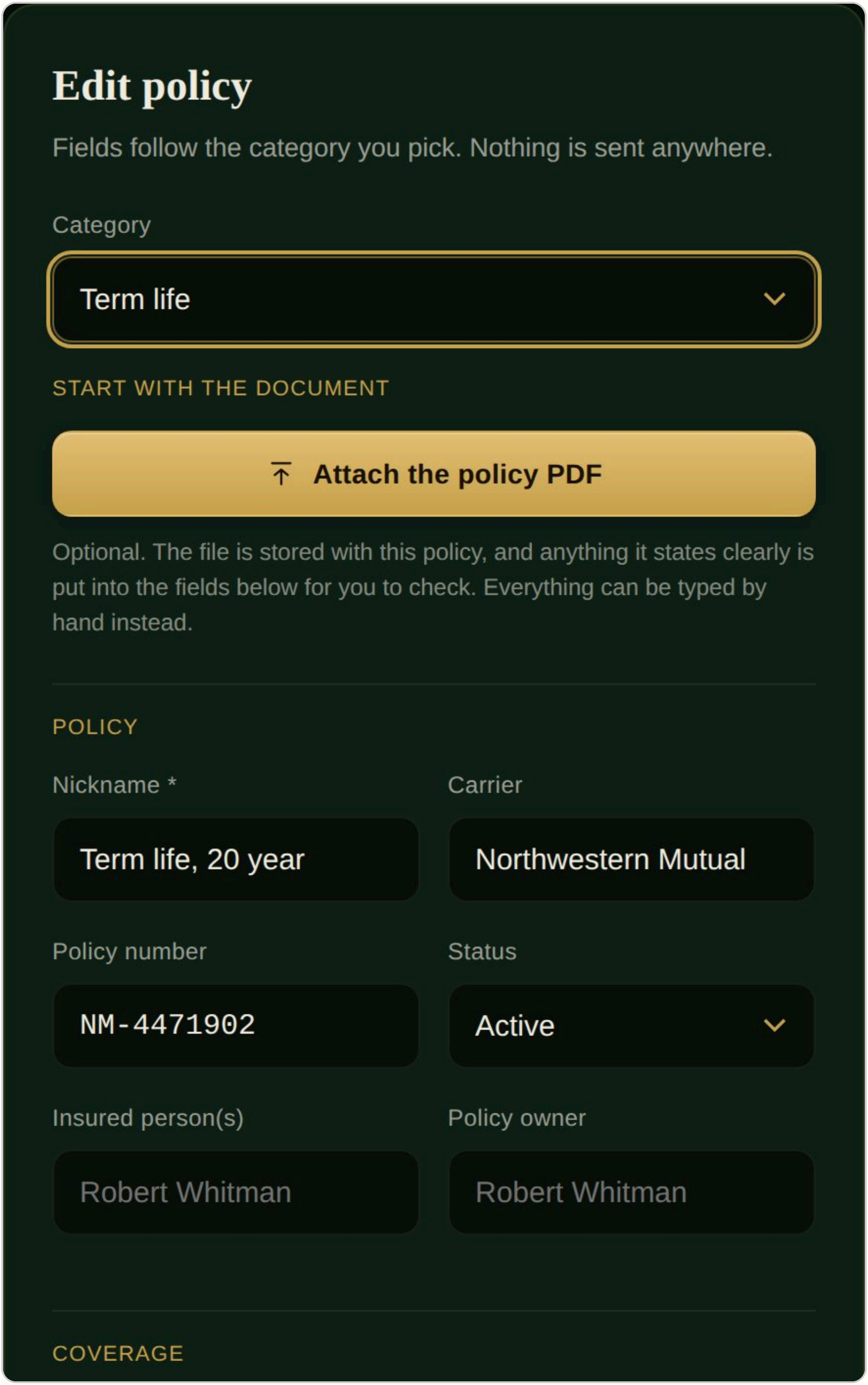
Policies grouped by kind, with what each one costs a year and when it renews.

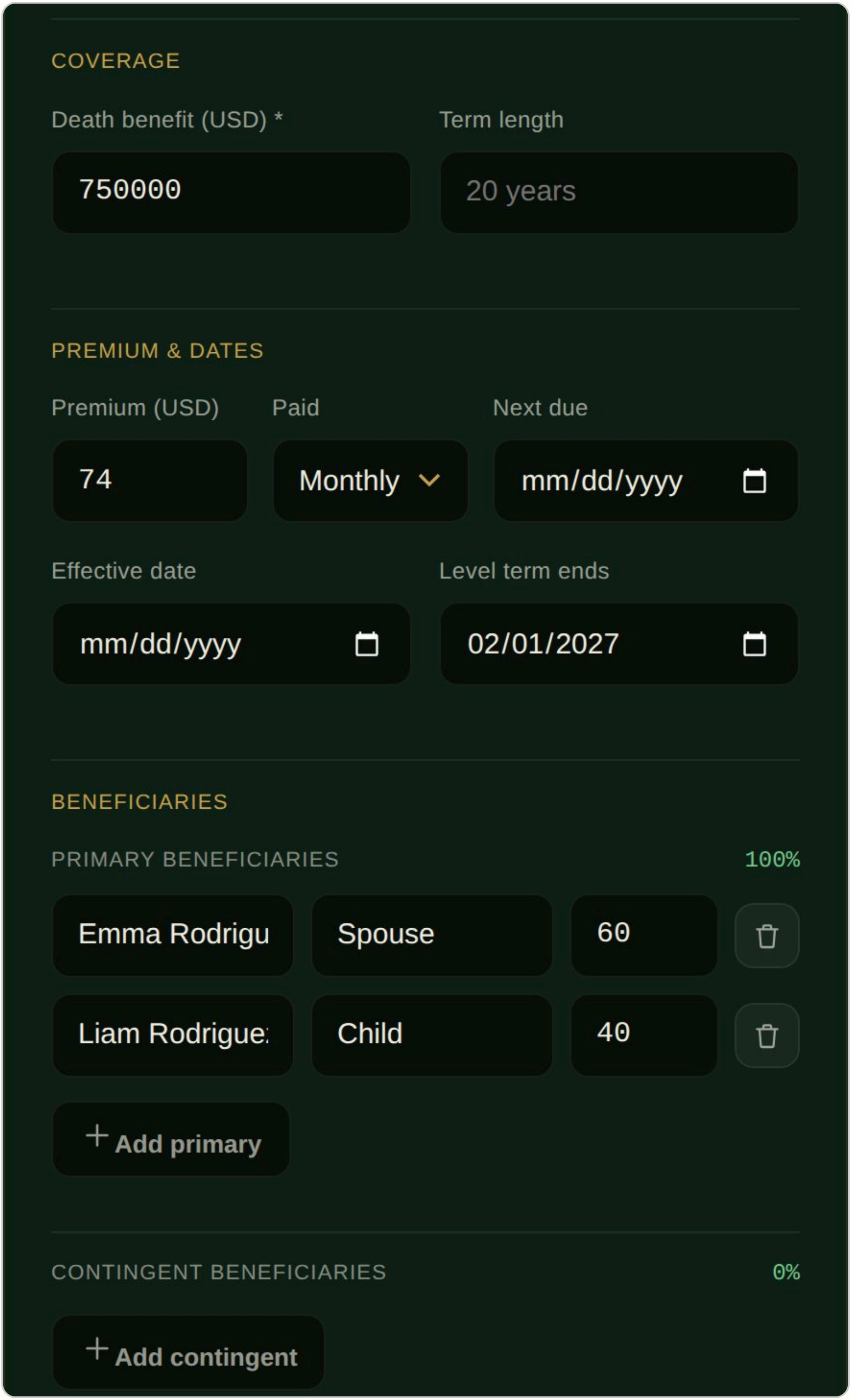
1. Press **Add policy** and choose the category. There are twenty-five, in eight groups.
2. Enter the carrier, the policy number, the coverage amount and the premium with how often you pay it. CofferShield works out the annual cost.
3. Add the **renewal date**. This is what lets CofferShield remind you before a policy lapses.

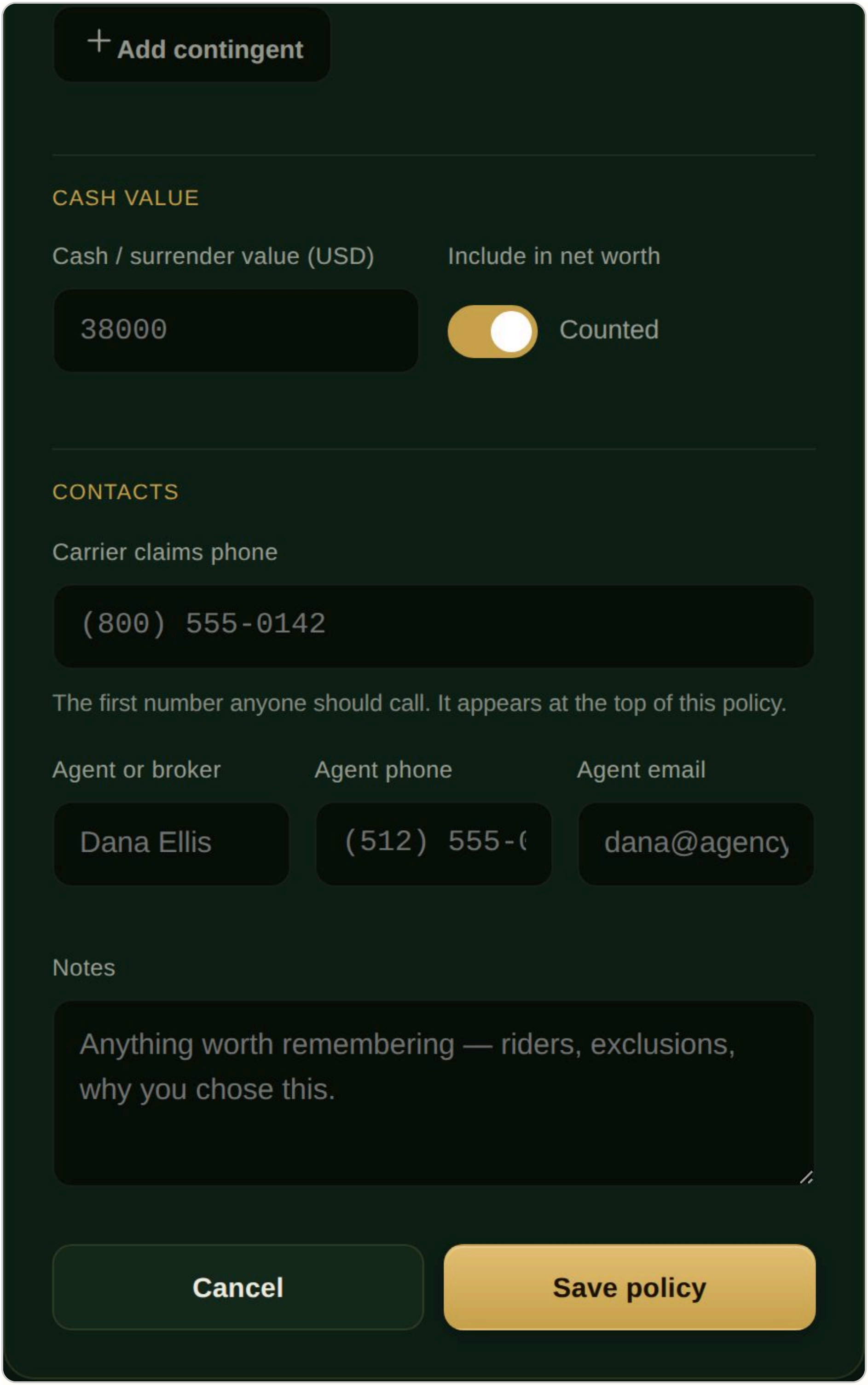
4 For life insurance and annuities, fill in the **beneficiaries** — see below.

GROUP	CATEGORIES IN IT
Life & Annuity	Term life · Whole / Universal life · Annuity
Health	Health — employer · Health — ACA marketplace · Medicare Advantage · Medigap · Dental · Vision
Auto	Auto
Property	Homeowners · Renters · Condo · Flood (NFIP) · Earthquake · Title
Disability	Short-term disability · Long-term disability
Long-term care	Long-term care
Umbrella	Umbrella liability
Other	Pet · Travel · Business / professional liability · Identity theft · Other

Life insurance beneficiaries




COVERAGE
Death benefit (USD) *
Term length
750000
20 years
PREMIUM & DATES
Premium (USD)
Paid
Next due
74
Monthly
mm/dd/yyyy
Effective date
Level term ends
mm/dd/yyyy
02/01/2027
BENEFICIARIES
PRIMARY BENEFICIARIES
100%
Emma Rodrigu
Spouse
60
Liam Rodrigue:
Child
40
+ Add primary
CONTINGENT BENEFICIARIES
0%
+ Add contingent



Primary and contingent beneficiaries. The percentage total turns red until the primaries add up to 100%.

Life insurance pays whoever is named on the carrier's own form, **not** whoever is named in your will. That makes these fields worth getting right. Record the names exactly as they appear on the paperwork the carrier holds.

A **contingent** beneficiary is who receives it if the primary cannot.

9 Every field on a policy

Thirty-six built-in fields, in six groups. Most are on every category; the specialised ones appear only where they mean something.

Grouped under `POLICY`

FIELD	APPEARS ON	WHAT GOES IN IT
Category `ALWAYS SHOWN`	Every category	The first box, and the one every other field keys off.
Nickname `REQUIRED` `ALWAYS SHOWN`	Every category	What you call it — "Term life, 20 year". Your policy list shows this.
Carrier	Every category	The insurer.
Policy number	Every category	Masked, with a **Show** button, because a policy number is enough to start a claim in someone else's name.
Status `ALWAYS SHOWN`	Every category	Active, lapsed and so on. Totals leave lapsed policies out, which is why the status cannot be hidden.
Insured person	Every category	Whose life, health or property is covered.
Policy owner	Every category	Who owns the contract. Often the same person, and occasionally — a trust, an employer — not.

Grouped under `COVERAGE`

FIELD	APPEARS ON	WHAT GOES IN IT
Coverage amount `ALWAYS SHOWN`	Every category	The limit or death benefit. The coverage totals and the life-insurance figure on your Estate overview add this up.
Deductible	Every category	What you pay before the policy does.
Term length	Life & Annuity	"20 year", "to age 65".
Plan name	Health	The plan as the insurer names it.
Members covered	Health	Who is on the plan.
Member ID	Health	Masked. The number on the card.

FIELD	APPEARS ON	WHAT GOES IN IT
Group number	Health	Masked. The employer or plan group.
Out-of-pocket maximum	Health	The worst case for a year.
Vehicles covered	Auto	Which cars are on the policy.
Uninsured motorist	Auto	The uninsured and underinsured limits.
Liability limits	Auto, Property, Umbrella	Written as the carrier writes them — "300/500/100".
Property address	Property	What is insured.
Personal property	Property	The contents limit, as distinct from the dwelling limit.
Benefit period	Disability, Long-term care	How long benefits last.
Elimination period	Disability, Long-term care	The waiting period before they start.
Inflation rider	Disability, Long-term care	Whether the benefit grows, and how.
Underlying policies	Umbrella	Which policies the umbrella sits on top of. An umbrella usually requires minimum limits underneath it, so this is worth recording.

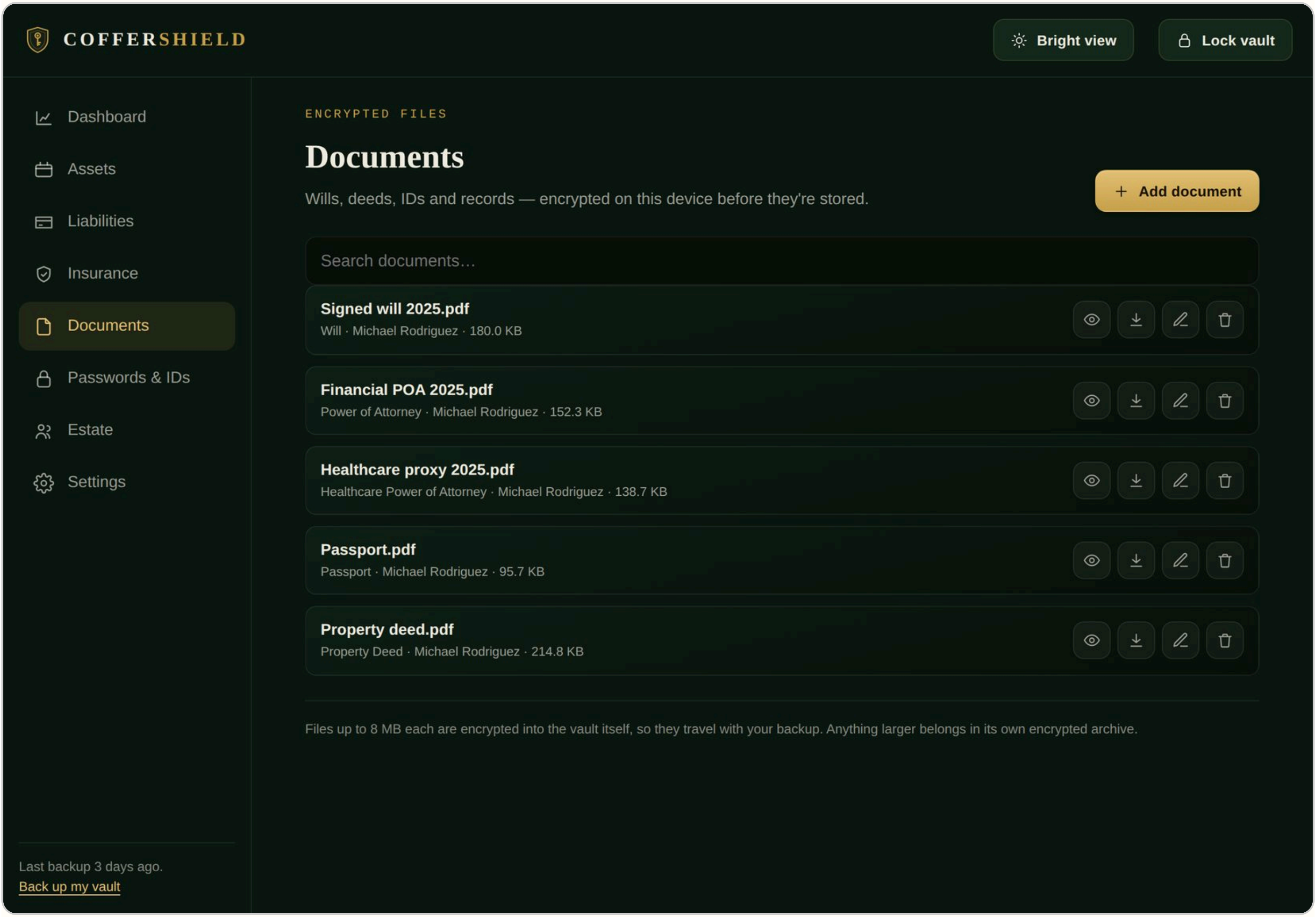
Grouped under `PREMIUM & DATES`

FIELD	APPEARS ON	WHAT GOES IN IT
Premium amount `ALWAYS SHOWN`	Every category	What you pay each time.
How often you pay `ALWAYS SHOWN`	Every category	Monthly, quarterly, annually. The annual cost is this multiplied out, so both boxes are load-bearing.
Next premium due	Every category	The next payment date.
Effective date	Every category	When cover started.
Renewal date `ALWAYS SHOWN`	Every category	What the renewal reminder reads. Without it you get no warning.

Grouped under `BENEFICIARIES`, `CONTACTS` and `NOTES`

FIELD	APPEARS ON	WHAT GOES IN IT
Beneficiaries ALWAYS SHOWN	Life & Annuity	Names, relationships and percentages, primary and contingent. Your Estate section and the printed heir sheets read these names, which is why they cannot be hidden.
Cash value	Life & Annuity	The surrender value of a whole or universal policy. Distinct from the death benefit.
Carrier claims phone	Every category	The number to ring to make a claim — not the sales line.
Agent or broker, **Agent phone**, **Agent email**	Every category	The person who actually answers when something goes wrong.
Notes	Every category	A paragraph, for anything the boxes above did not ask.

10 Documents



Documents, filtered by group. Anything with an expiry date is flagged before it runs out.

1. Press **Add documents** and choose one or more files. PDFs and images work best. Each file can be up to **64 MB**, and all your documents together up to **256 MB**. The remaining space is shown at the foot of the screen. A file that will not fit is skipped and says why; the others still go in.

2. CofferShield guesses the document type from the filename. Correct it if the guess is wrong.

3. Add the expiry date for anything that expires — a passport, a licence, a registration.

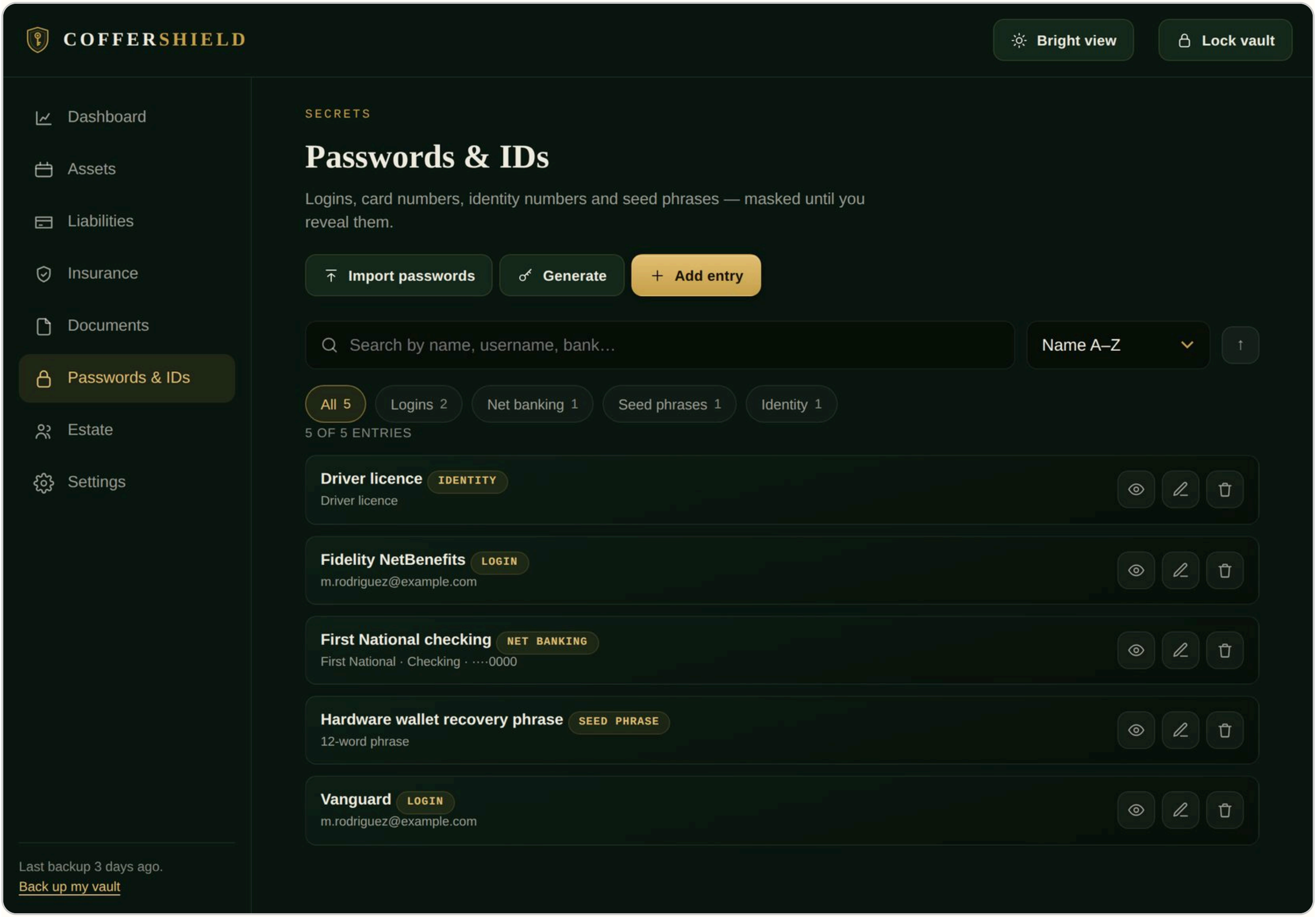
FIELD	FORMAT	WHAT GOES IN IT
Type `REQUIRED`	Searchable list	Start typing and the list narrows. There are more than eighty types in eleven groups — Identity, Property, Insurance, Financial, Investments, Medical, Education, Legal, Business, Vehicles, Other. If none of them fits, whatever you typed is used as-is. The type decides which group the document files under.
Belongs to	Text	Whose document it is. It offers the names already in your vault, so a family's papers stay sortable by person.
Expires	Date	Fill this in for anything with an expiry and CofferShield flags it ahead of time. Leave it empty for anything that does not expire.
Tags	Your own words	Free labels — "estate", "2025 taxes", "rental". Type one and press Enter.
Notes	Text	Most useful for saying where the **original** is: "original in the safe deposit box".

Files are encrypted inside your vault, not left on your disk. Nothing about a document ever goes to the internet — adding, viewing, storing and downloading one all happen entirely on this machine.

It also means large files make everything else slower, and that is worth knowing before you fill the vault up. Your whole vault is re-encrypted every time anything in it changes, so a 64 MB scan adds several seconds to *every* save — including saves that have nothing to do with documents. A handful of ordinary scans costs nothing noticeable. A folder of them will make the application feel slow. If you have a genuinely large archive, keep it in its own encrypted container and note in the vault where it is.

Downloading. Press the download button and choose where to put the file. If you rename it in that dialog, keep the ending — `.pdf`, `.jpg` — or the file may not open in anything afterwards. CofferShield puts the original ending back if you delete it entirely, but if you type a different one it assumes you meant it.

11 Passwords and IDs

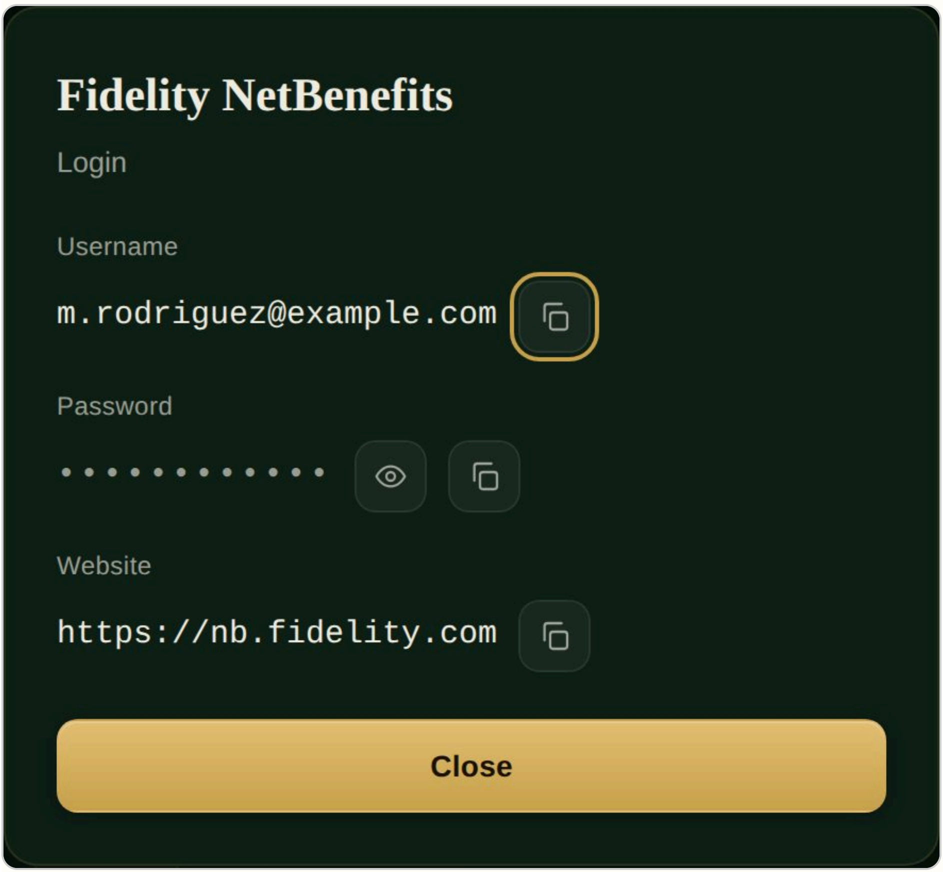


Entries are grouped by kind. Nothing sensitive is shown until you ask for it.

Five kinds of entry. Every one of them starts with a **Label** — what you will recognise it by — and then asks only for what that kind needs. Fields marked **masked** are hidden behind a **Show** button and re-hide themselves.

KIND	USE IT FOR	WHAT IT ASKS FOR
Login	A website or app	Username or email · Password **(masked)** · Website
Net banking	A bank account you sign in to	Bank · Account type · Online banking username · Password **(masked)** · Routing number **(masked)** · Account number **(masked)** · Bank phone · Login website · Security questions / PIN **(masked)**
Seed phrase	A crypto wallet's recovery words	Recovery phrase, 12 or 24 words **(masked)** · Wallet

KIND	USE IT FOR	WHAT IT ASKS FOR
Card	A payment card	Cardholder · Card number **(masked)** · Expiry · CVV **(masked)**
Identity	A government number	Identity type — Social Security number, passport, REAL ID · Number **(masked)** · Notes



Anything secret stays masked until you press the eye, then re-masks itself after twenty seconds.

- **Reveal** shows a hidden value for twenty seconds, then hides it again.
- **Copy** puts it on the clipboard and **clears the clipboard** automatically after the time set in Settings, so it does not sit there waiting to be pasted somewhere by accident.
- **Generate**, beside any password box, makes a strong one for you — either a random string or a word phrase. Look-alike characters are left out so it survives being read aloud.

A recovery phrase belongs here, not in a browser

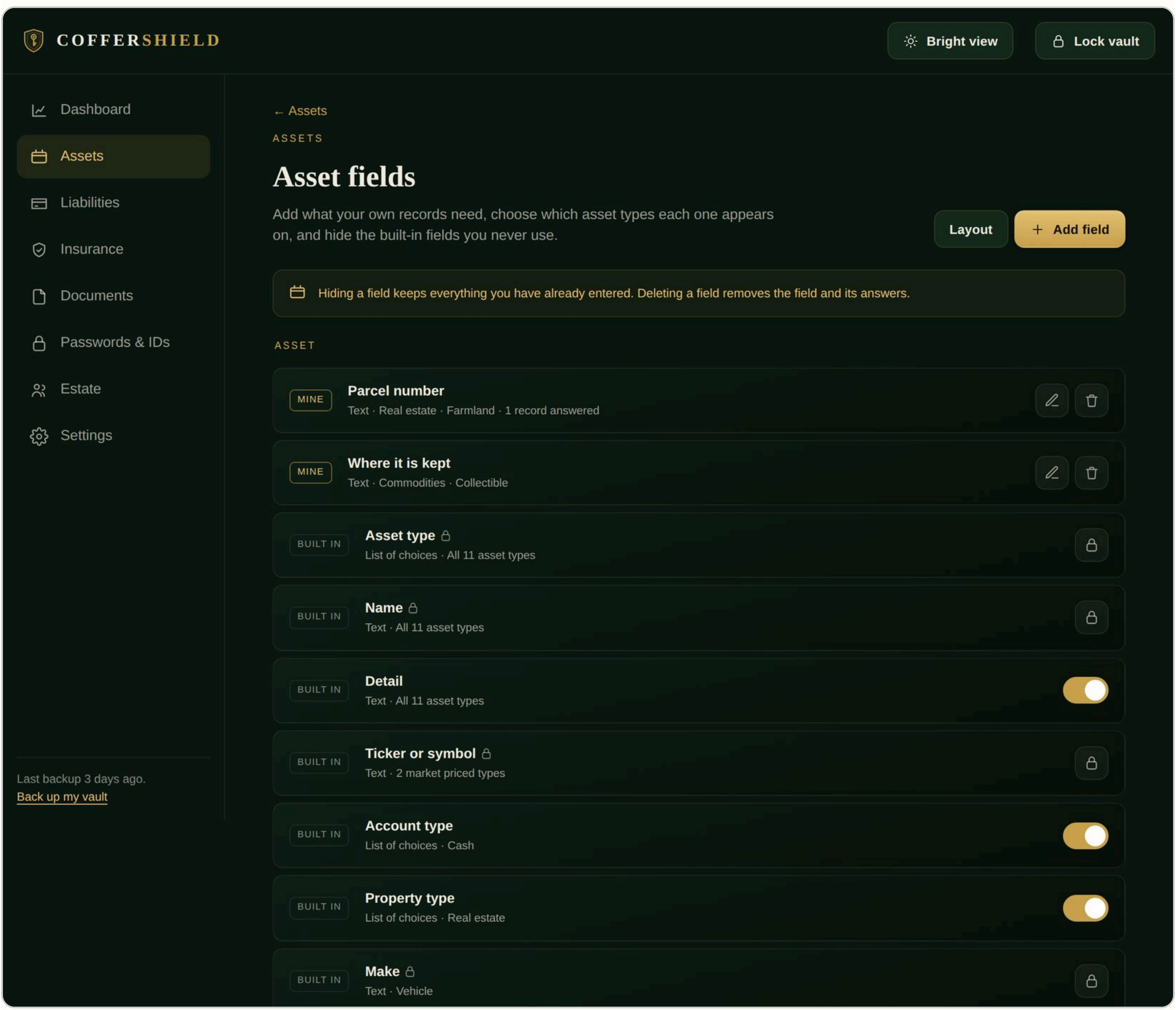
If you hold cryptocurrency, the twelve or twenty-four word phrase is the wallet. Anywhere a website can reach it is the wrong place for it. This is the right place.

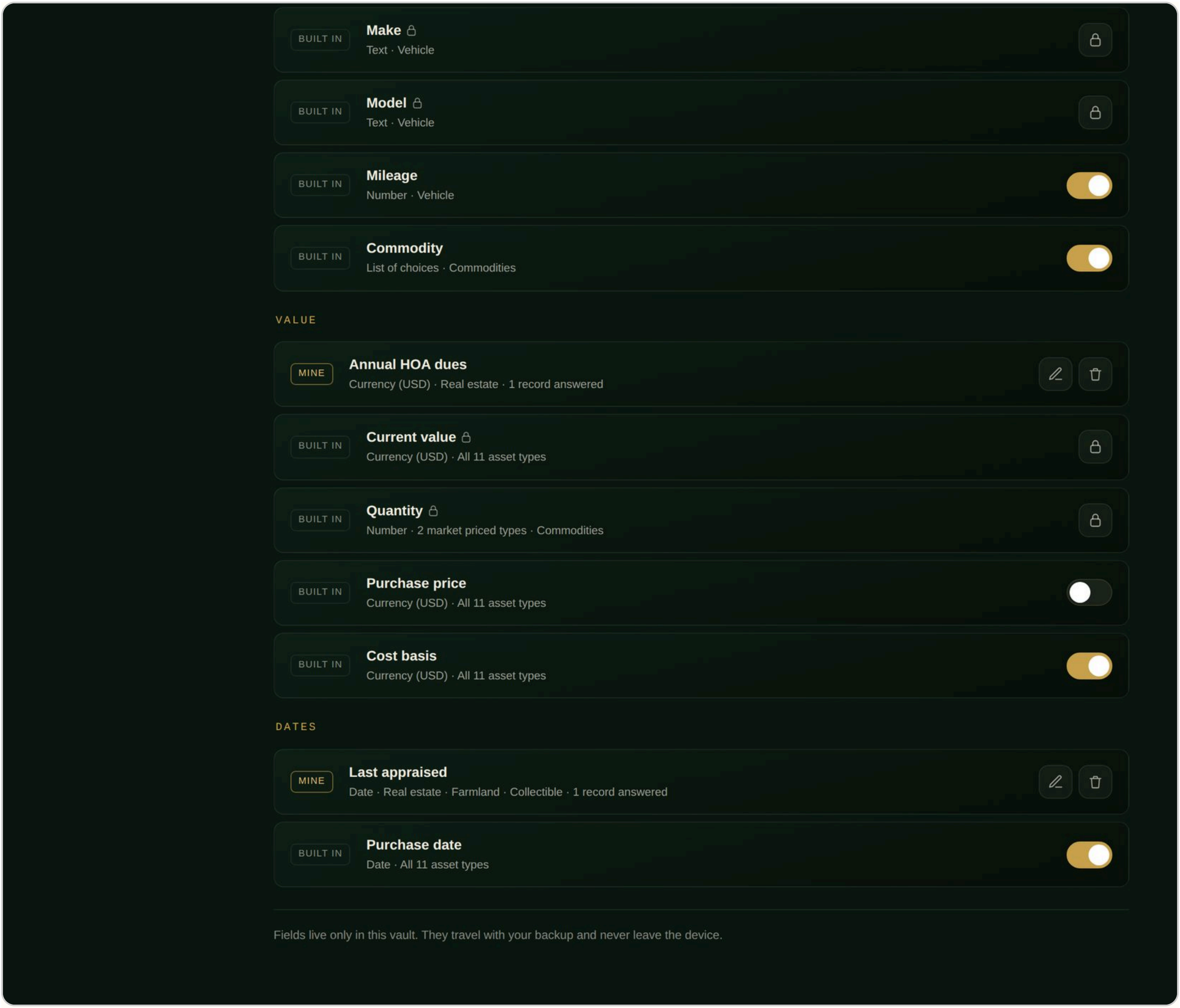
PART THREE · MAKING IT FIT YOU

12 Fields of your own

The built-in fields cover most people. When they do not — a parcel number that only makes sense on real estate, a wind and hail deductible that only applies to your property policies, the location of the safe your metals are in — you can add a field of your own. **Assets** and **Insurance** both support this, and the two screens work identically.

Open it from **Assets** → **Fields** or **Insurance** → **Fields**, the outlined button at the top right of the list.





Assets → Fields. Everything on the sheet, in the order it appears, grouped the way the sheet groups it.

Reading the field list

WHAT YOU SEE	WHAT IT MEANS
`MINE` tag	A field you added. The grey line under it reads: the kind of information, which types it appears on, and how many records have answered it.
`BUILT IN` tag	A field that shipped with CofferShield. You can hide it, rename nothing, and delete nothing.

WHAT YOU SEE	WHAT IT MEANS
A switch	Whether that built-in field appears on the sheet. Off means the box is not shown; **every answer already saved stays exactly where it is**.
A padlock instead of a switch	Something else in the application reads this field, so it cannot be hidden. Press the padlock and it tells you what.
Pencil and bin, on your own fields	Edit, and delete. Deleting is the only action in this screen that removes data.
The gold section headings	The same groups the sheet uses: on assets `ASSET · VALUE · DATES · NOTES`, on insurance `POLICY · COVERAGE · PREMIUM & DATES · BENEFICIARIES · CONTACTS · NOTES`.

The advisory at the top of the screen states the whole rule in one line: *hiding a field keeps everything you have already entered; deleting a field removes the field and its answers.*

Why some fields cannot be switched off

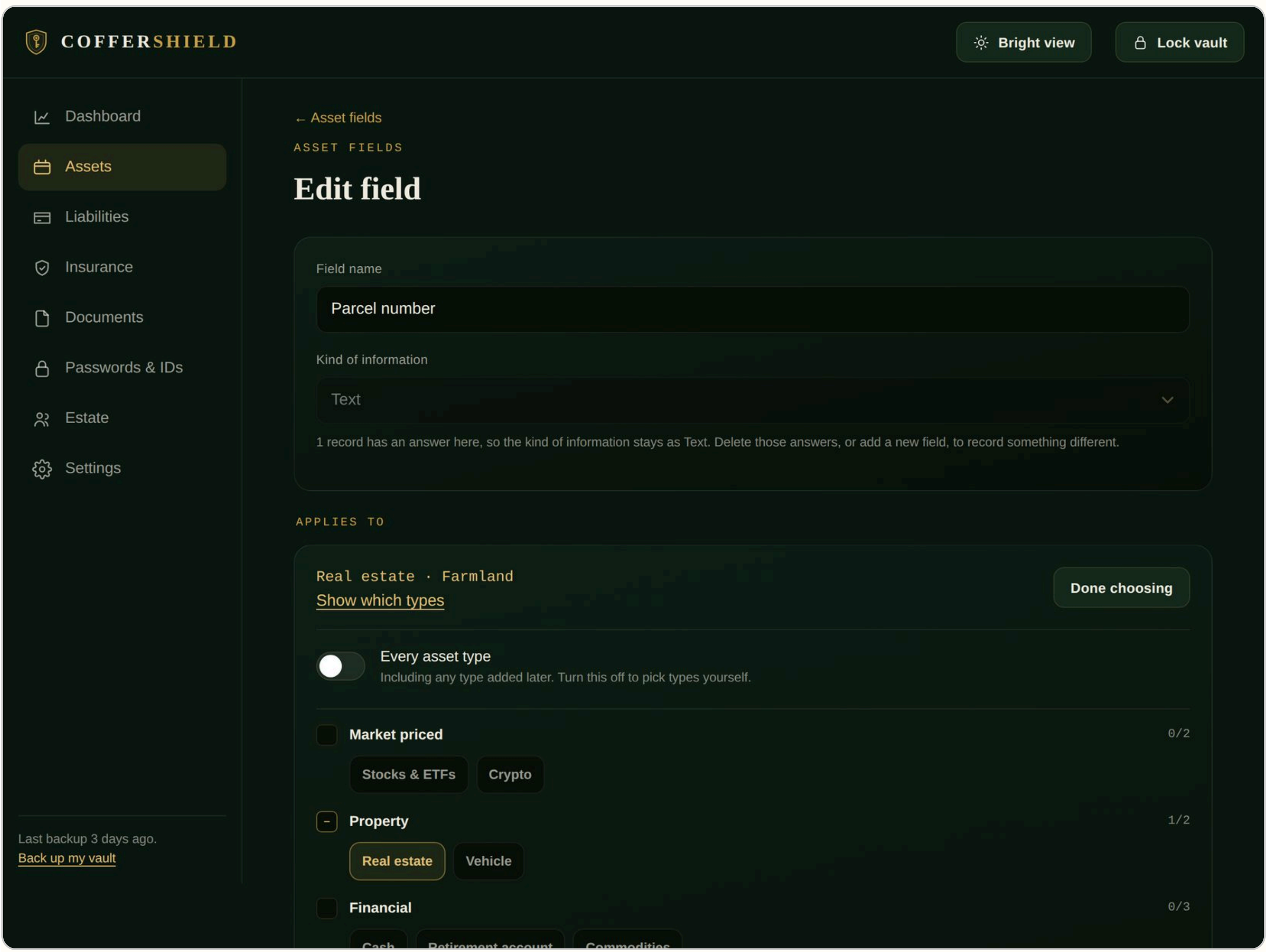
Pressing a padlock gives you the actual reason, not a policy. These are all of them:

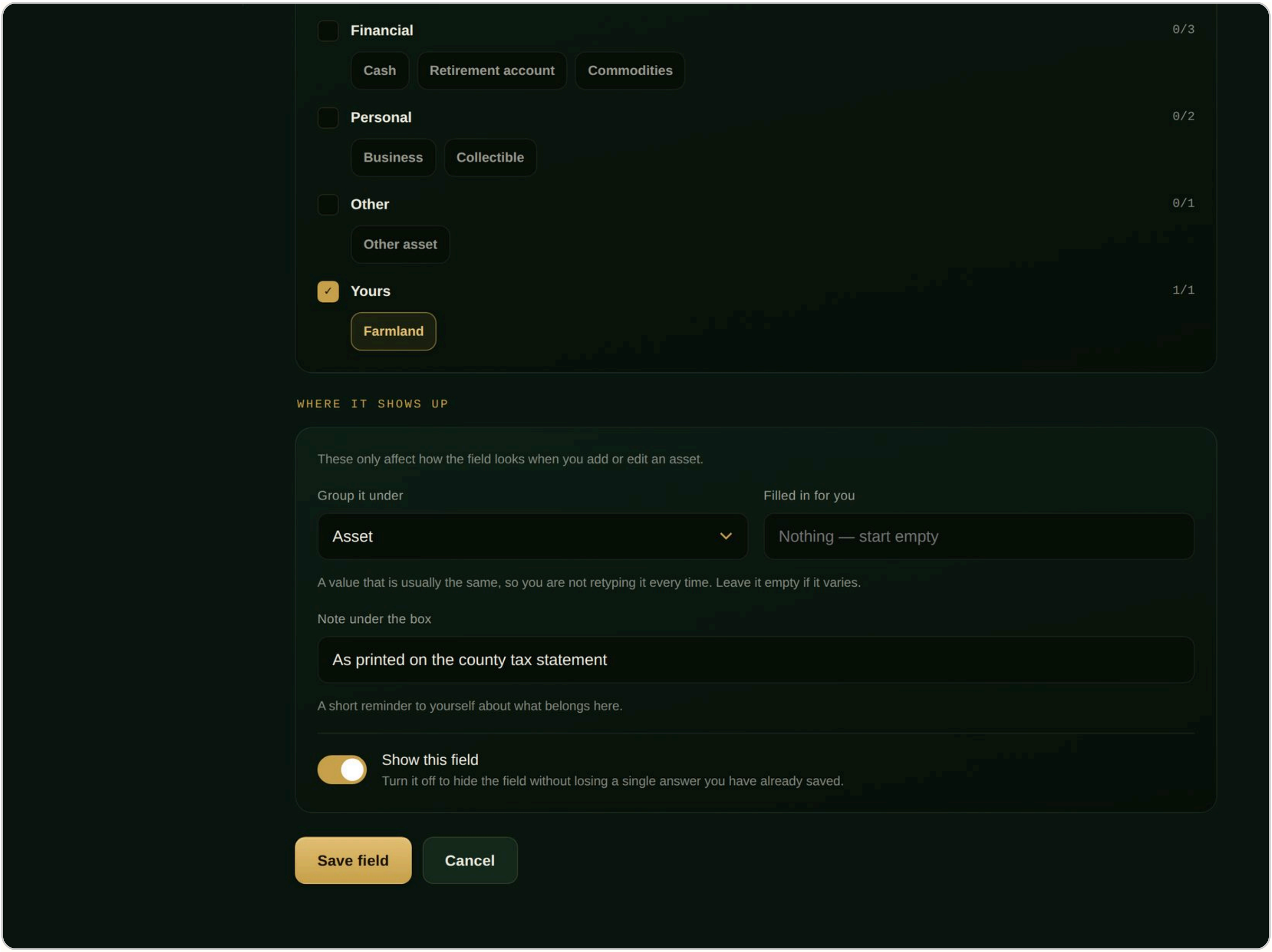
FIELD	WHERE	THE REASON IT STAYS
Asset type / **Category**	Both	Every other field decides which records it appears on by this one.
Name / **Nickname**	Both	Every list and total has to show something.
Ticker or symbol	Assets	Price refresh looks the value up by this symbol.
Make, **Model**	Assets	A vehicle's name is built from its make and model.
Current value	Assets	Net worth adds up this amount.
Quantity	Assets	Value is quantity times the latest price.
Status	Insurance	Totals leave out lapsed policies, so they need the status.
Coverage amount	Insurance	The coverage totals and the life death benefit add up this amount.

FIELD	WHERE	THE REASON IT STAYS
Premium amount, **How often you pay**	Insurance	The annual premium total is one multiplied by the other.
Renewal date	Insurance	The renewal reminder needs this date.
Beneficiaries	Insurance	Inheritance and the heir sheets read these names.

Adding a field

Press **Add field**. There are four questions, and only the first two are compulsory.





A field of your own, with the type picker open. This one applies to Real estate and to a type the owner named himself.

1. **Field name.** What the label on the box will say. "Parcel number", "Wind and hail deductible".

2. **Kind of information.** How the answer is entered — the ten kinds are in the table below. **This can be changed until a record answers the field**, and after that it is fixed, because changing it would make nonsense of the answers already stored. The screen tells you when that has happened and how many records are involved.

3. **Applies to.** Either **Every asset type** — including any type you add later — or a selection you make yourself. Turn the switch off and press **Choose types**: the types are listed under their groups, and pressing a group heading takes the whole group at once. A group shows a tick when all of it is selected, a dash when some of it is. The summary line at the top always reads back what you have chosen in plain words: *"6 financial types · Real estate"*. At least one type is required.

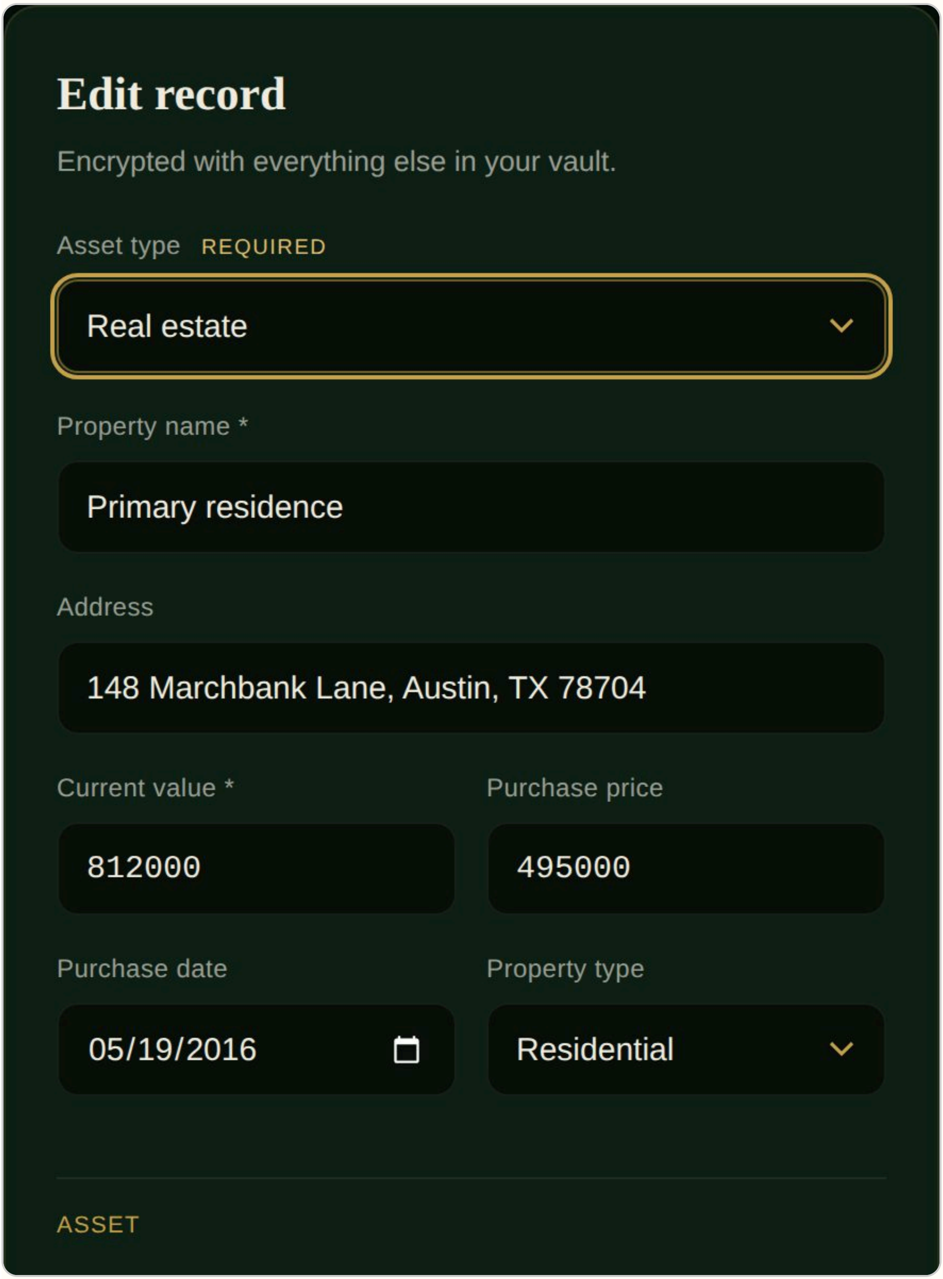
4. **Where it shows up.** Which section to group it under, a value **filled in for you** if it is usually the same, a **note under the box** to remind yourself what belongs there, and a switch to **show or hide** the field. On insurance there is one more: **include on the printed emergency sheet**.

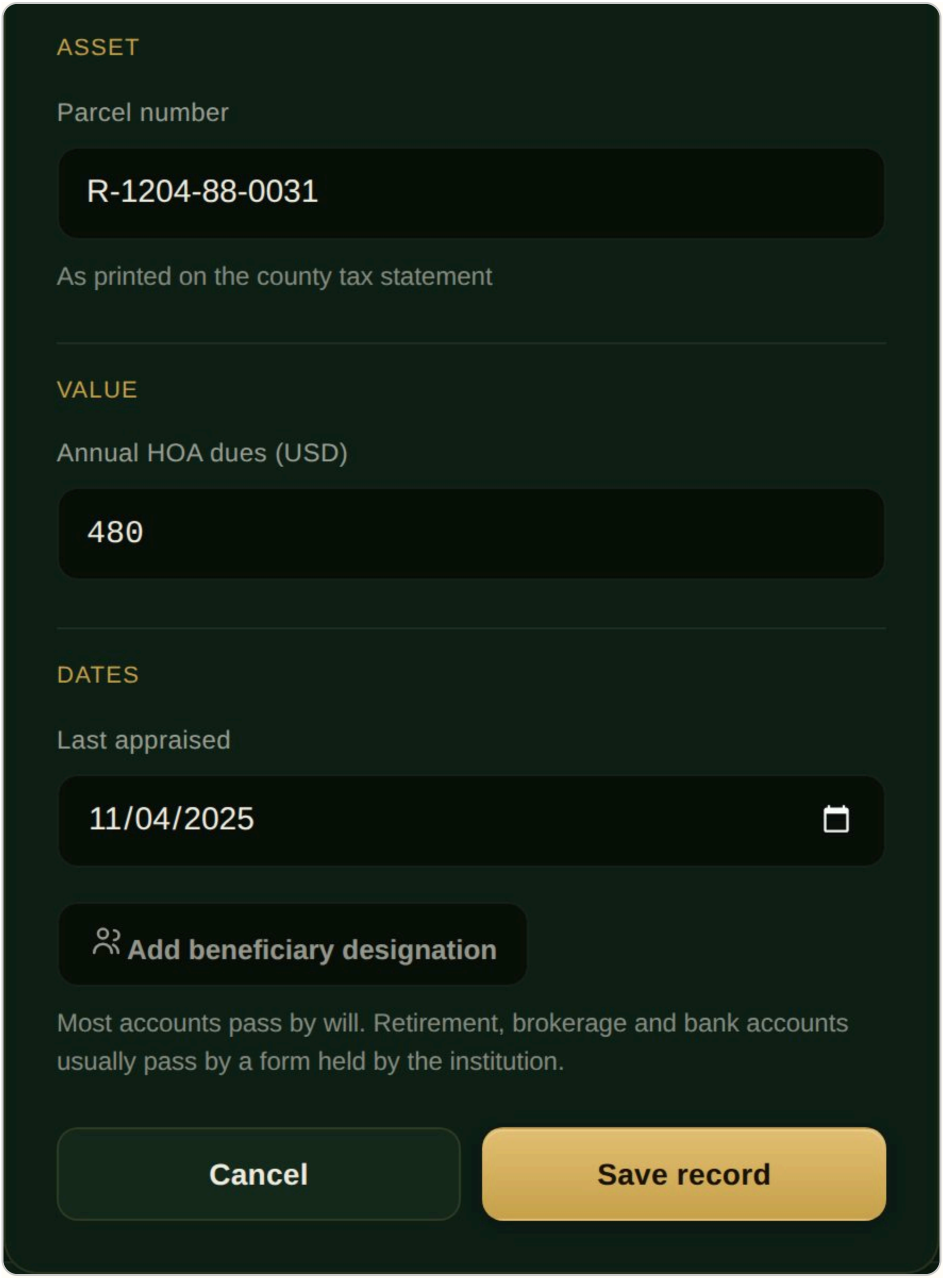
The ten kinds of information

KIND	ON SCREEN	USE IT FOR
Text	One line	Anything short. The default, and usually right.
Long text	A box you can type paragraphs into	A description, a history, an instruction.
Number	Numeric keypad	Counts and measurements. You choose 0 to 4 decimal places.
Currency (USD)	Numeric keypad, shown as money	Amounts. Also 0 to 4 decimal places.
Percent	Numeric keypad, shown with %	Rates and shares.
Date	A date picker	Anything dated. Shown in the date format you chose in Settings.
List of choices	A dropdown you fill yourself	When the answer should be one of a fixed few. Add the choices, reorder them with the arrows, remove one and the list warns you which records use it.
Yes / no	Not answered, Yes, No	A question with two answers — and the honest third state of not having answered it yet.
Phone	Numeric keypad	Phone numbers.

KIND	ON SCREEN	USE IT FOR
Sensitive text	Masked, with a **Show** button	Anything you would not want on screen while somebody is standing behind you. Sensitive fields are **never** printed, whatever else you switch on.

What it looks like on the record

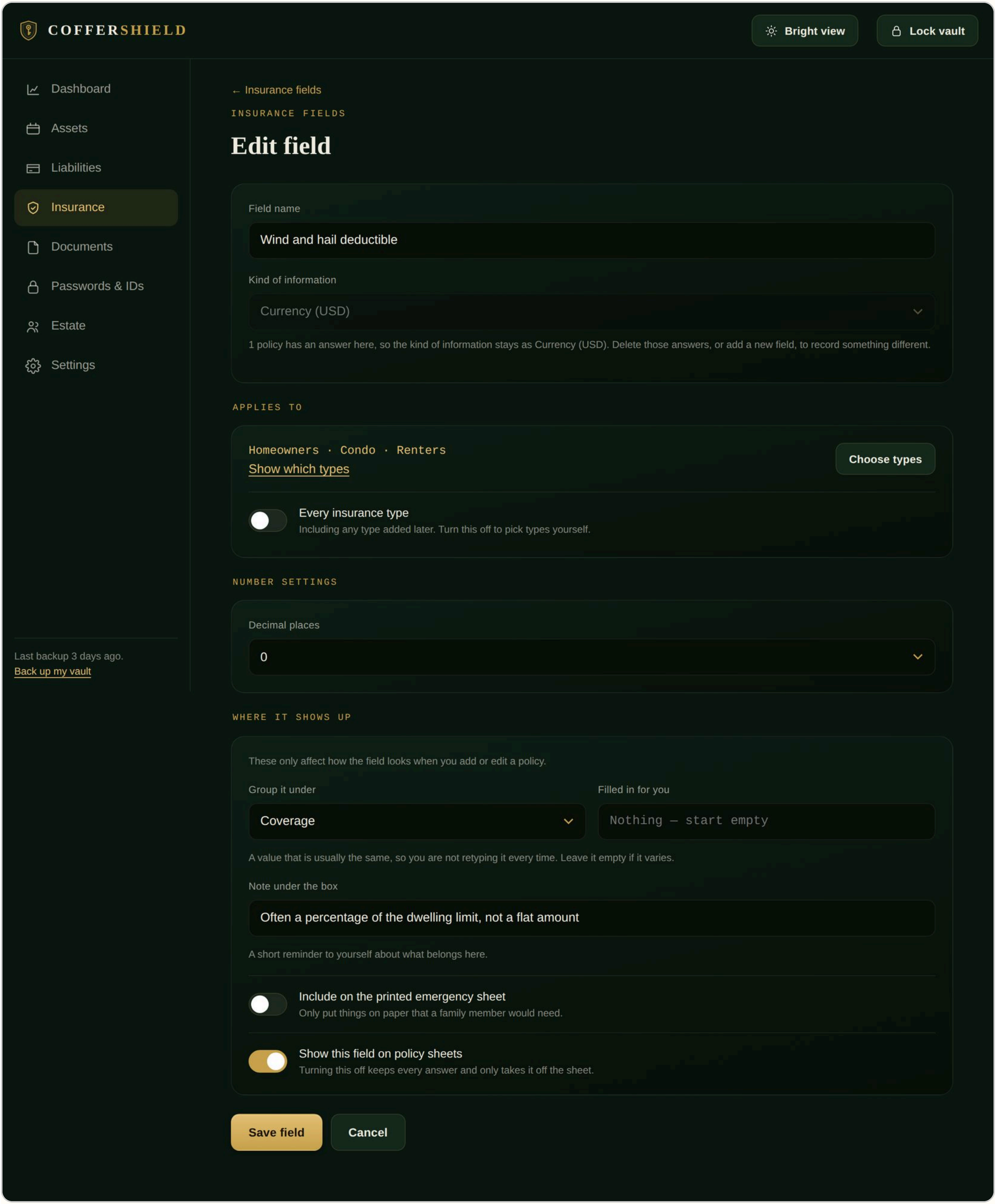




The same property record. Three fields of the owner's own, each sitting in the section he chose for it, with his own note under the first one.

Fields you add are indistinguishable from built-in ones once they are on the sheet. They sit inside the section you assigned, under a gold heading, after the built-in fields of that section.

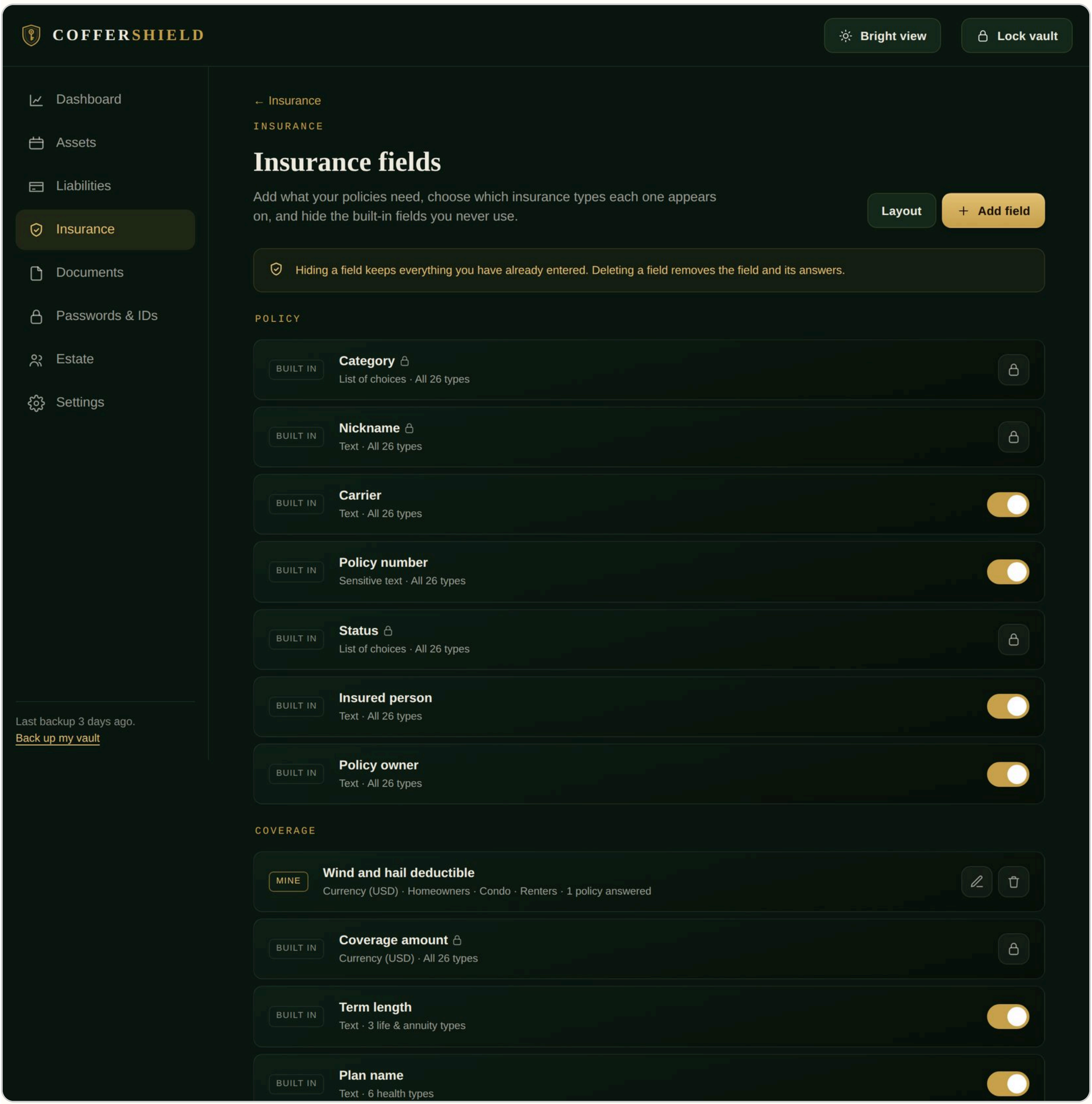
Insurance has one extra switch

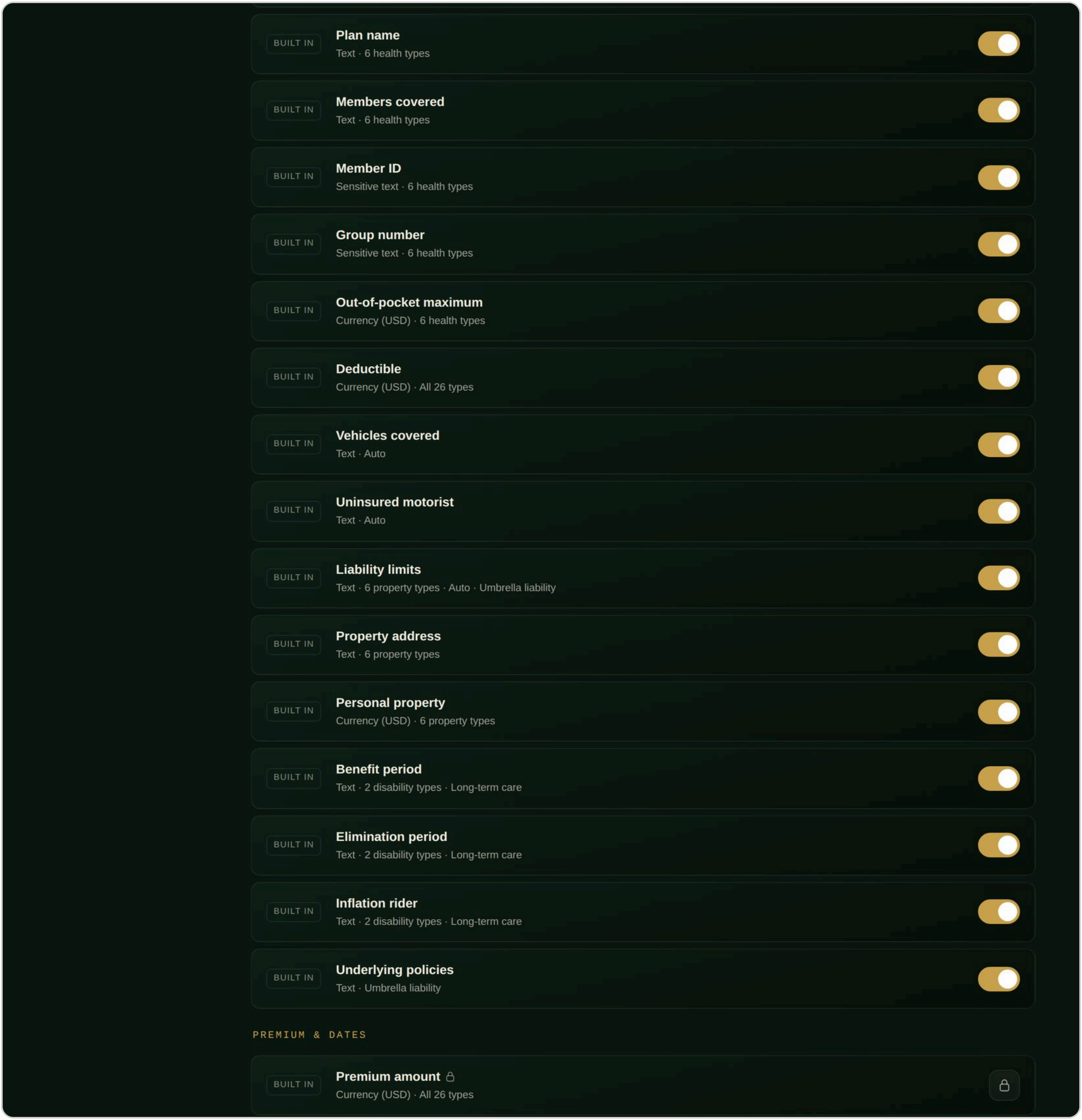


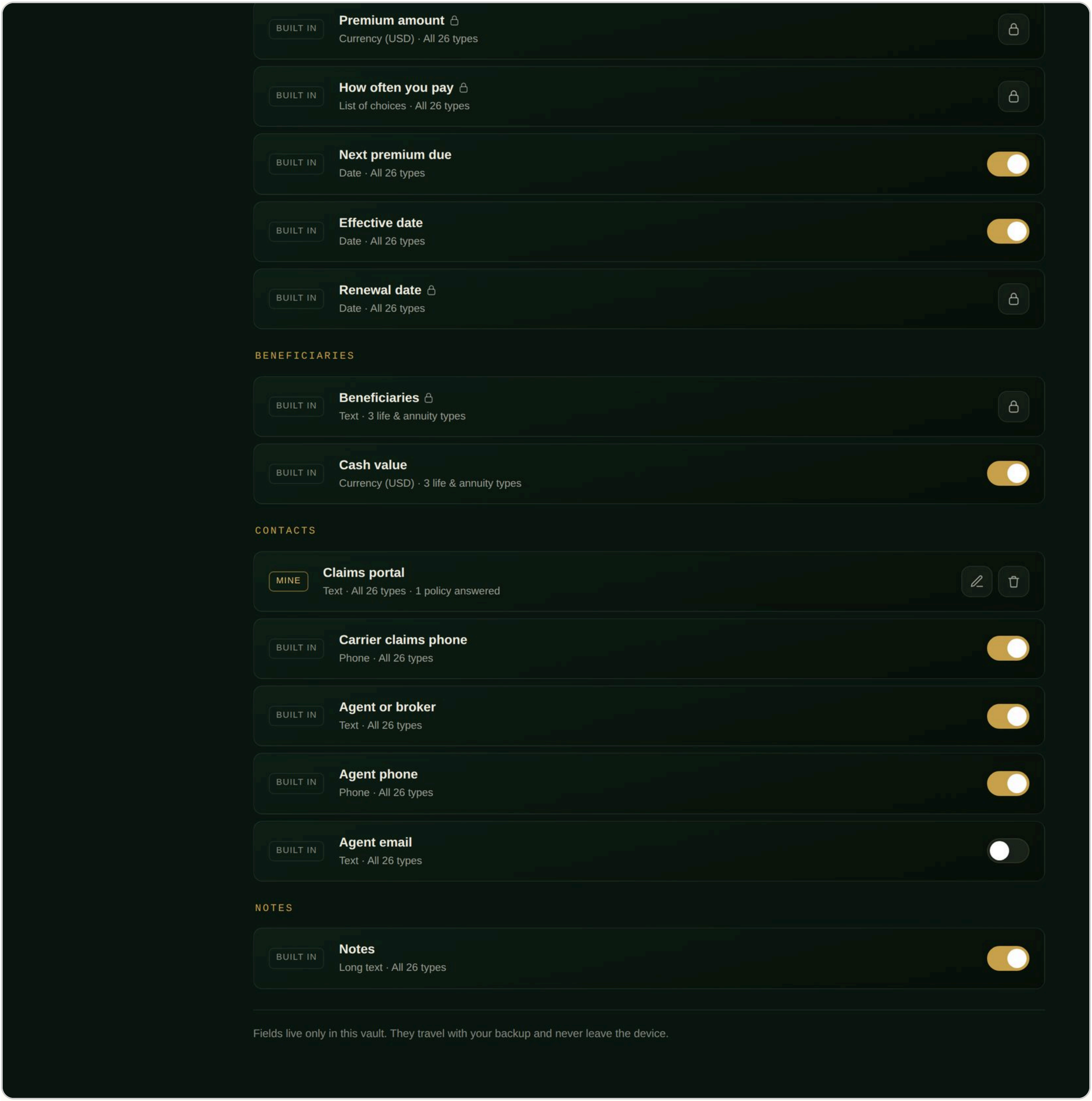
*An insurance field. **Include on the printed emergency sheet** is the only difference from the asset version.*

Turn **include on the printed emergency sheet** on and that field's answers appear in a *Policy details* table on the printed sheet, so the person holding the paper has them. Two rules apply and cannot be overridden:

- A **sensitive text** field is never printed, even with the switch on. If you need a masked field on paper, that is a deliberate contradiction and CofferShield resolves it by leaving it off.
- Empty answers are skipped, so the table only ever shows what you actually filled in.




BUILT IN
Plan name
Text · 6 health types
BUILT IN
Members covered
Text · 6 health types
BUILT IN
Member ID
Sensitive text · 6 health types
BUILT IN
Group number
Sensitive text · 6 health types
BUILT IN
Out-of-pocket maximum
Currency (USD) · 6 health types
BUILT IN
Deductible
Currency (USD) · All 26 types
BUILT IN
Vehicles covered
Text · Auto
BUILT IN
Uninsured motorist
Text · Auto
BUILT IN
Liability limits
Text · 6 property types · Auto · Umbrella liability
BUILT IN
Property address
Text · 6 property types
BUILT IN
Personal property
Currency (USD) · 6 property types
BUILT IN
Benefit period
Text · 2 disability types · Long-term care
BUILT IN
Elimination period
Text · 2 disability types · Long-term care
BUILT IN
Inflation rider
Text · 2 disability types · Long-term care
BUILT IN
Underlying policies
Text · Umbrella liability
PREMIUM & DATES
BUILT IN
Premium amount
Currency (USD) · All 26 types



Insurance → Fields, with two fields of the owner's own and one built-in field switched off.

Hiding, and deleting

These are different operations and the difference matters.

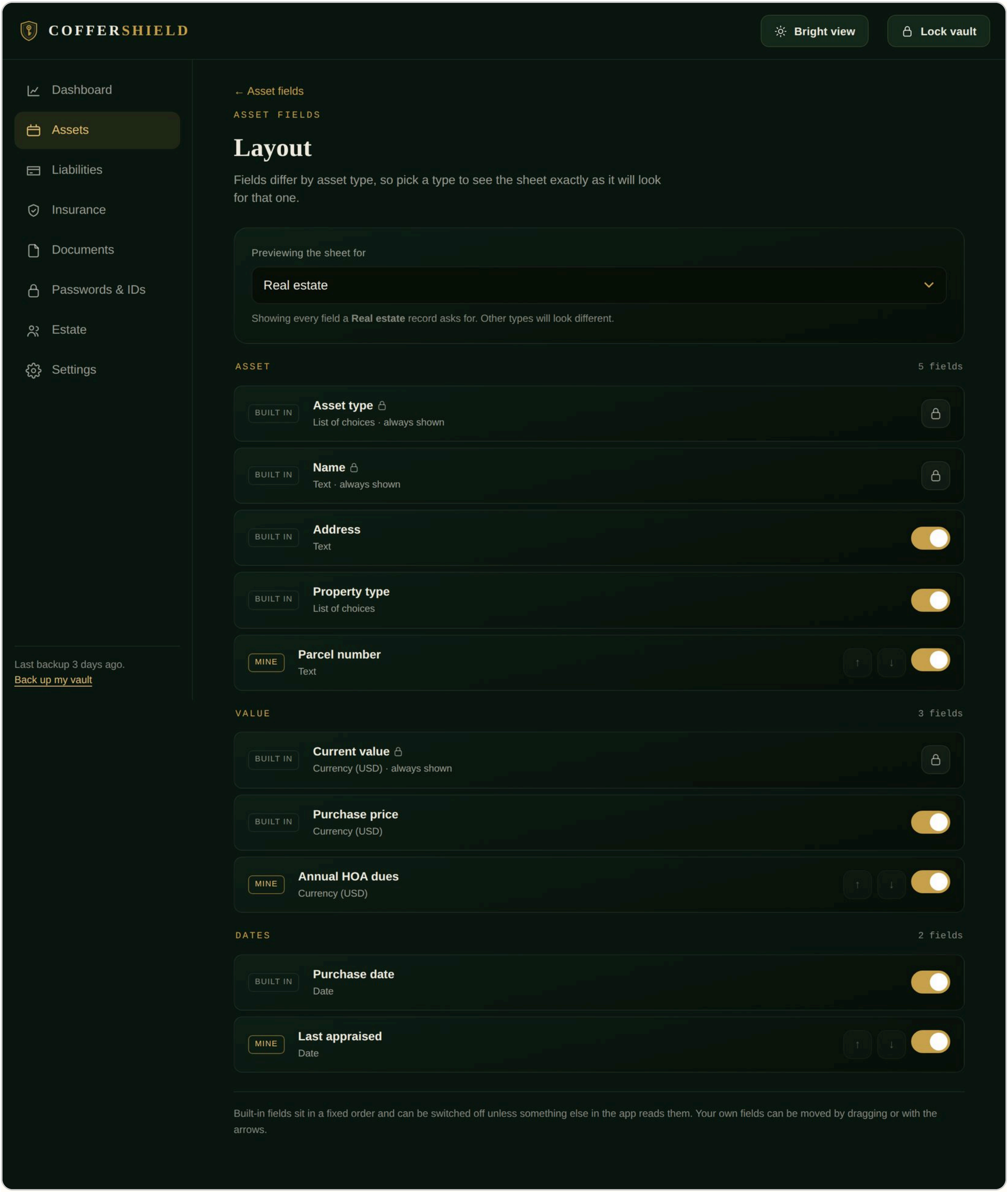
ACTION	WHAT HAPPENS
Hide a field	The box leaves the sheet. Every answer stays in the vault. Turn it back on and they are all there. This is the reversible one, and it is what you want almost always.
Narrow which types a field applies to	Records of the types you removed stop showing the box, but keep their answers. CofferShield lists those records before you save, and says so plainly: *nothing is deleted; add those types back and they appear again.*
Delete a field	The field and **every answer in it** go, for good. The confirmation lists the records that will lose something, with their current answers, and offers hiding as the alternative.
Remove a choice from a list	Records already using it keep their answer, shown as *no longer on the list* until you pick something else.

If you restore an old backup you may see a note about **leftover answers** — answers belonging to a field that is not in this vault any more. They change nothing and cost nothing; the note offers to remove them if you would rather they were gone.

> Your fields never leave this computer
>
> Fields you define live inside the vault, like everything else. They are encrypted with it, they travel with your backup, and they are not sent anywhere. A vault restored on another machine has your fields, your sections and your order exactly as you left them.

13 Layout — the order of the boxes

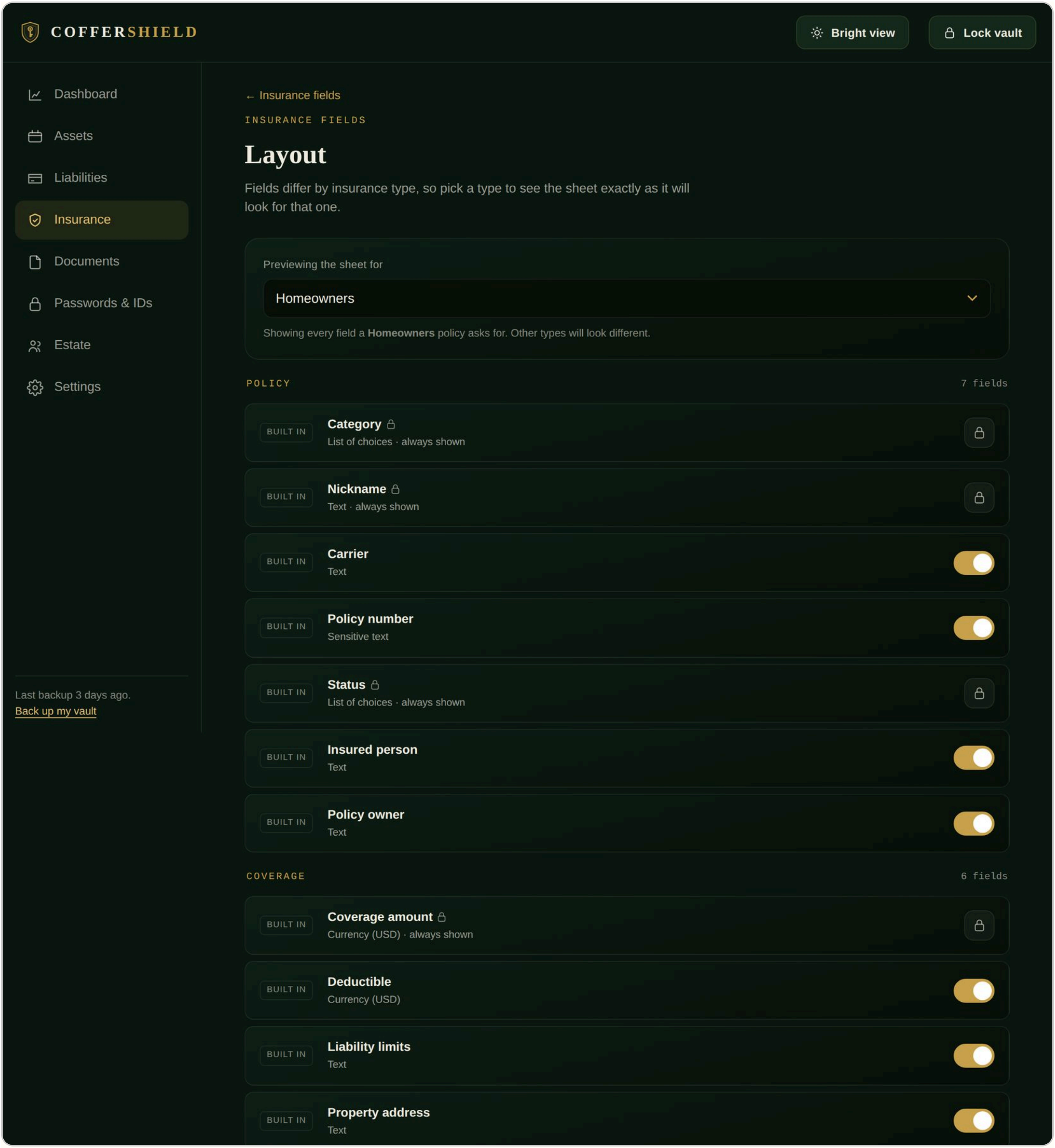
The **Layout** button, on either Fields screen, answers a different question: not *what fields exist* but *what will this particular sheet look like*.

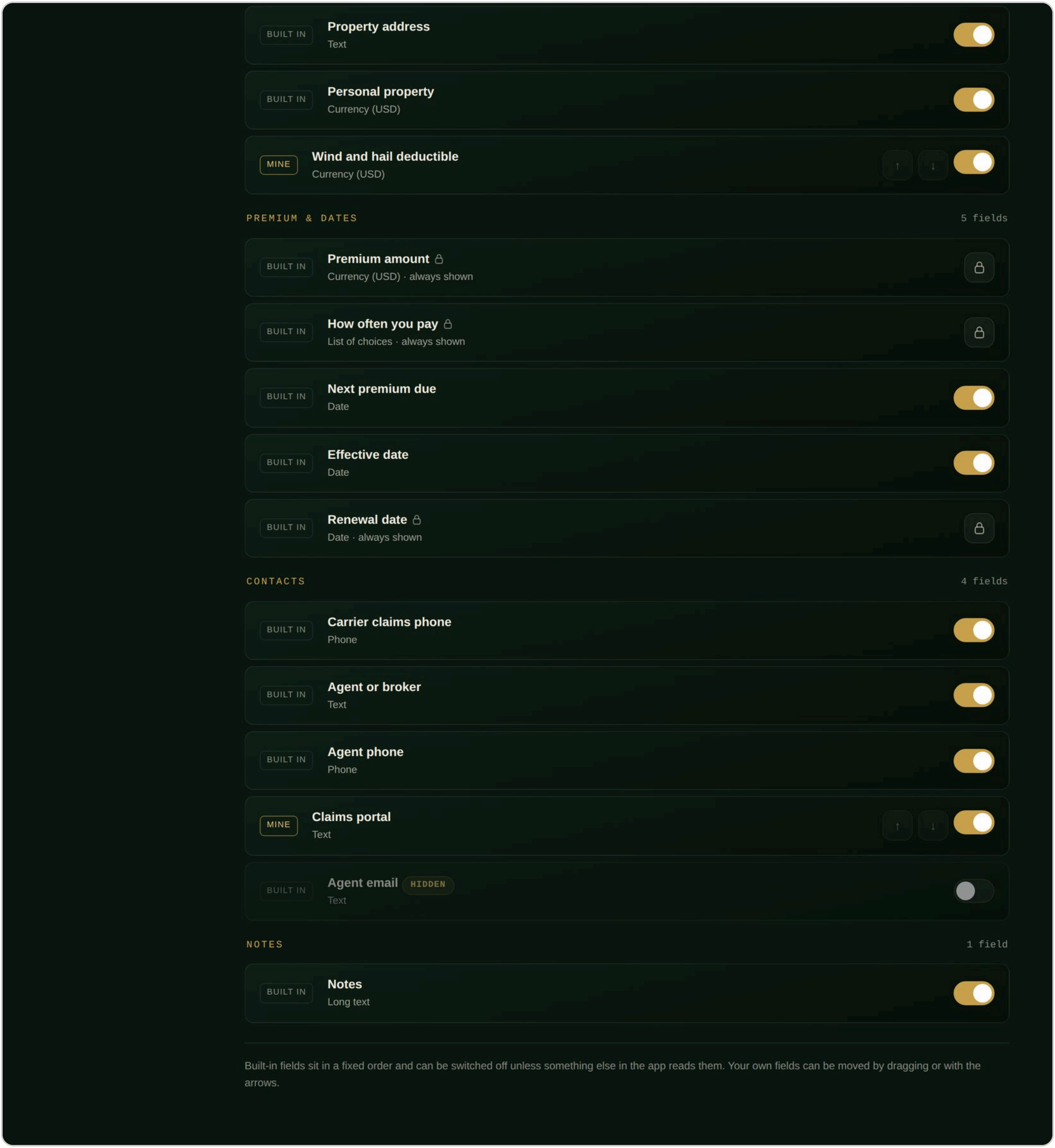


The layout of a Real estate sheet. Six boxes under Asset, three under Value, two under Dates.

Because fields differ by type, the screen starts by asking which type to preview. Pick one and you see that sheet exactly as it will appear, section by section, with a count beside each section heading.

WHAT YOU SEE	WHAT IT MEANS
The name in the row	The label as that type actually shows it, not a generic name. Preview Real estate and the Detail field reads **Address**; preview Crypto and the same field reads **Wallet / exchange**. This screen is reading the sheet, so it cannot tell you something the sheet does not do.
`ALWAYS SHOWN`	A locked field. The padlock beside it gives the reason.
Arrows, on your own fields	Move the field up or down within its section. You can also drag the row.
A greyed row with a `HIDDEN` chip	A field that is switched off. Hidden fields collect at the end of their section so you can see what you have put away without it cluttering the order.
The note at the bottom	Built-in fields sit in a fixed order. Yours are the ones you can move.


COFFERSHIELD
Bright view
Lock vault
Dashboard
Assets
Liabilities
Insurance
Documents
Passwords & IDs
Estate
Settings
Last backup 3 days ago.
Back up my vault
← Insurance fields
INSURANCE FIELDS
Layout
Fields differ by insurance type, so pick a type to see the sheet exactly as it will look for that one.
Previewing the sheet for
Homeowners
Showing every field a Homeowners policy asks for. Other types will look different.
POLICY
7 fields
BUILT IN
Category
List of choices · always shown
BUILT IN
Nickname
Text · always shown
BUILT IN
Carrier
Text
BUILT IN
Policy number
Sensitive text
BUILT IN
Status
List of choices · always shown
BUILT IN
Insured person
Text
BUILT IN
Policy owner
Text
COVERAGE
6 fields
BUILT IN
Coverage amount
Currency (USD) · always shown
BUILT IN
Deductible
Currency (USD)
BUILT IN
Liability limits
Text
BUILT IN
Property address
Text



A Homeowners policy sheet. ***Agent email*** *at the foot of Contacts has been switched off, and two of the owner's own fields are in place.*

Changes here take effect at once — there is no Save. Open the sheet afterwards and it is in the new order.

Reordering applies to the whole vault, not to one record, because a layout is a property of the sheet rather than of any single asset or policy.

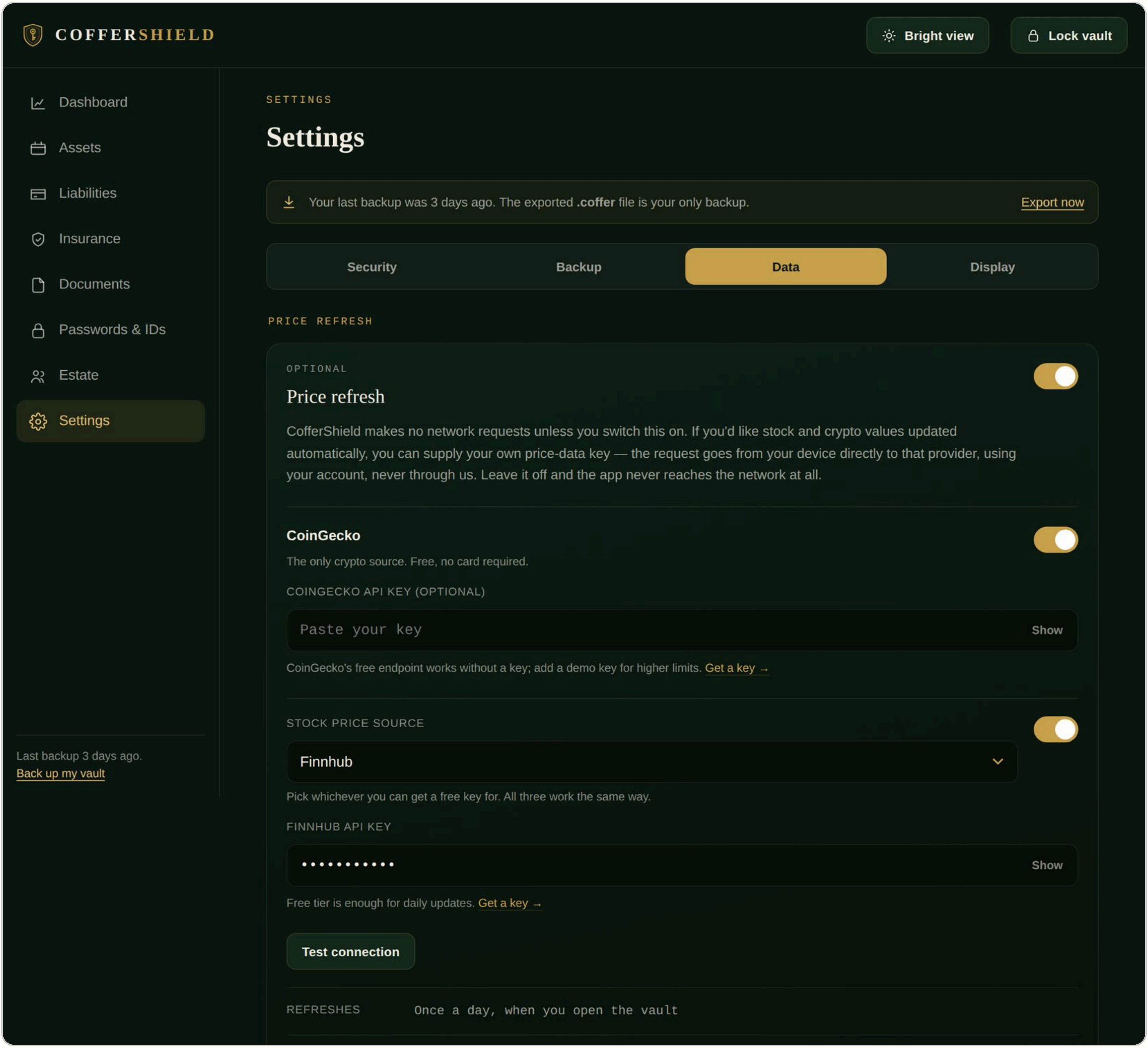
14 Types and categories of your own

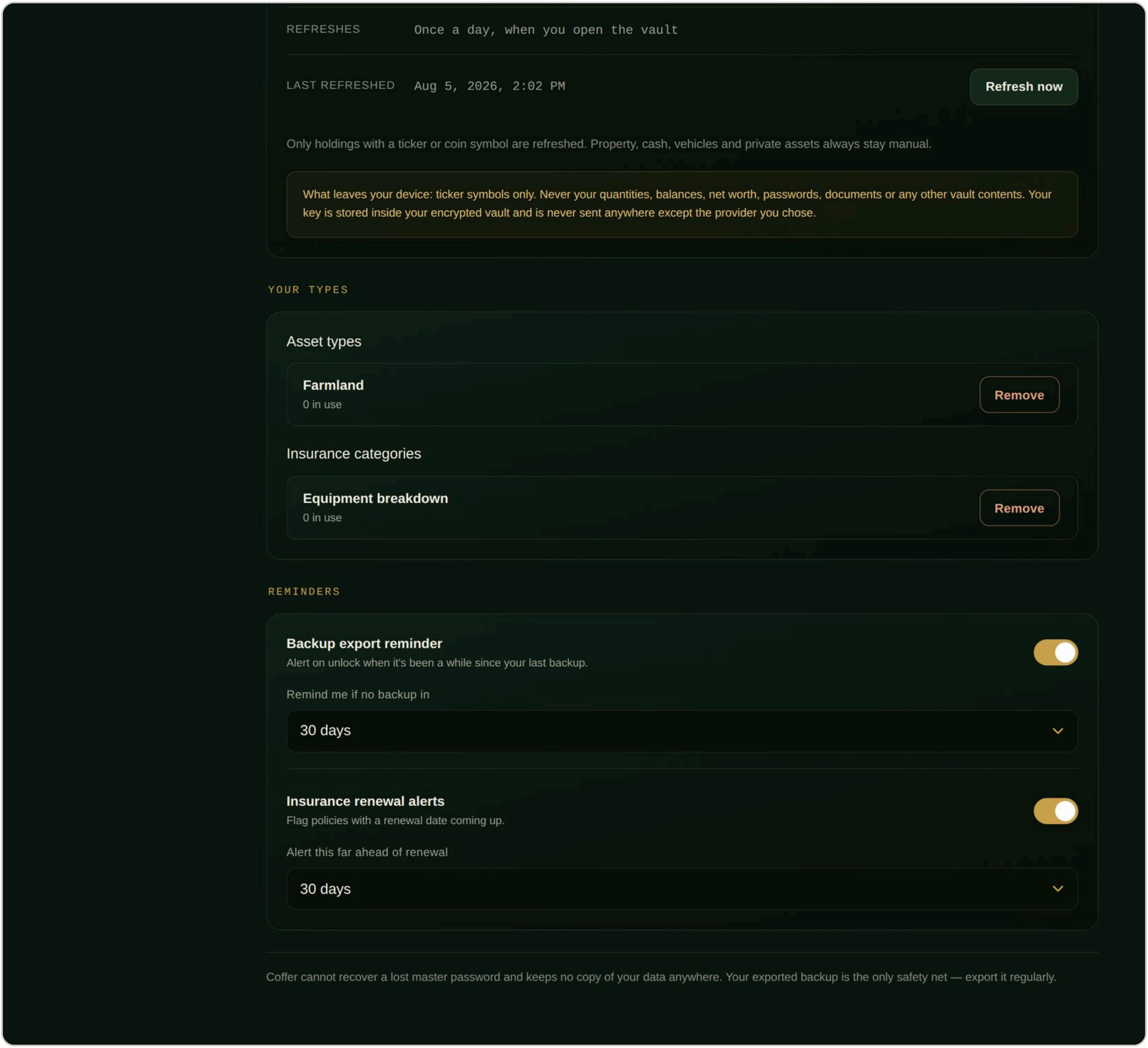
If nothing in the type list fits what you own, name your own type. The escape hatch is at the bottom of the type list, inside the sheet, where you hit the wall: **+ Add a type…**

1. Open **Add asset** (or **Add policy**) and open the type or category list.
2. Choose **+ Add a type…** at the bottom.
3. Name it — up to forty characters. "Farmland", "Chit fund", "Art".
4. Press **Add it**. The type is created, selected, and you carry on filling in the record.

A type of your own behaves like a manually-valued asset: you set the value yourself, and it is included in net worth like anything else. In the field editor's type picker your types are collected under a group called **Yours**, so you can scope a field to all of them in one press.

Seeing and removing them





Settings → Data. Every type you named, and how many records use it.

Types you have added are listed in **Settings → Data** under **Your types**, each with a count of how many records use it. Pressing **Remove** starts a flow that is careful about the things pointing at it:

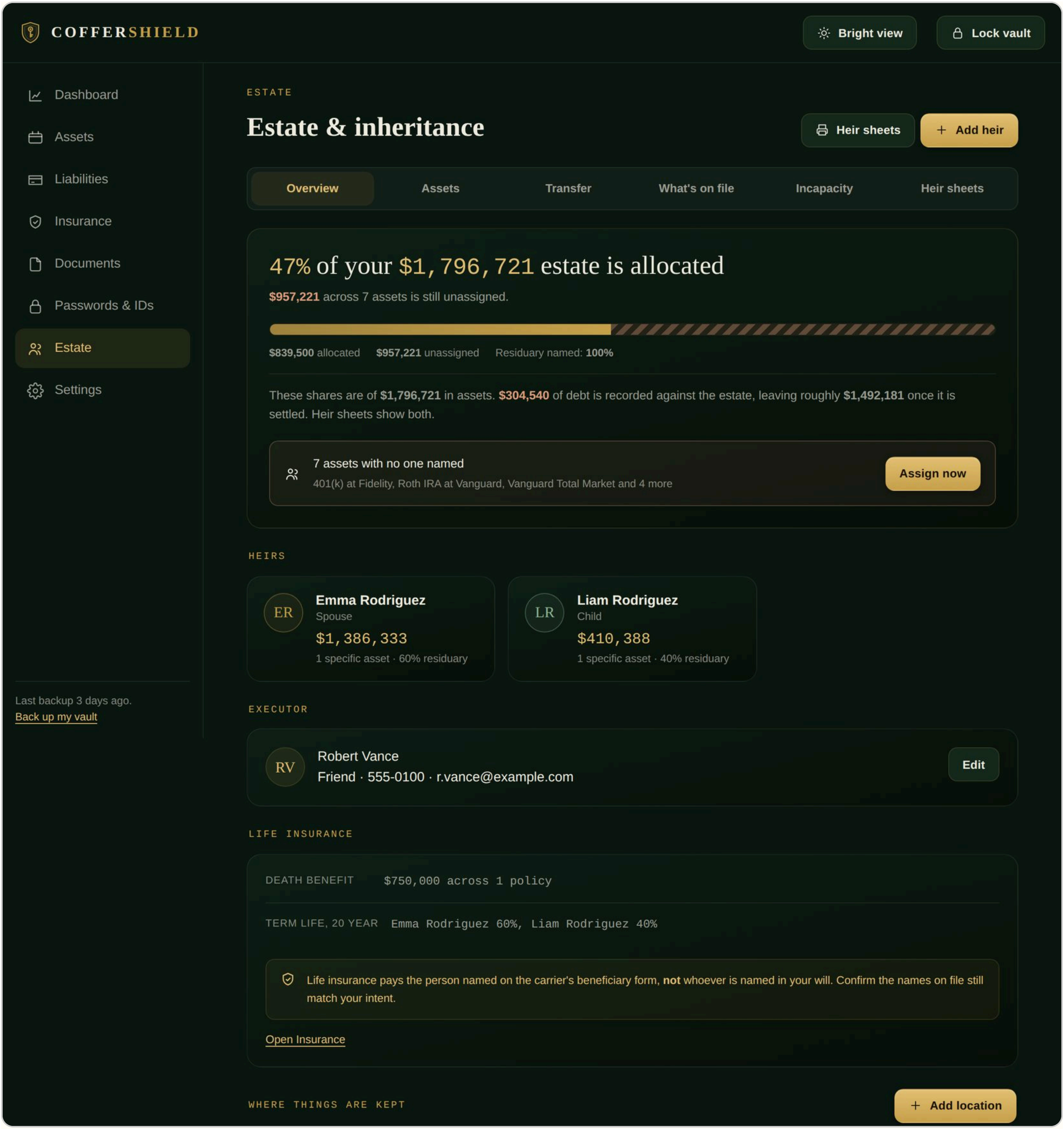
- **Records using the type are moved, not deleted.** You choose where they go, and the dialog lists which records will move.
- **A field scoped to only that type is removed with it**, and named before you confirm. A field with nowhere left to appear is worse than no field.

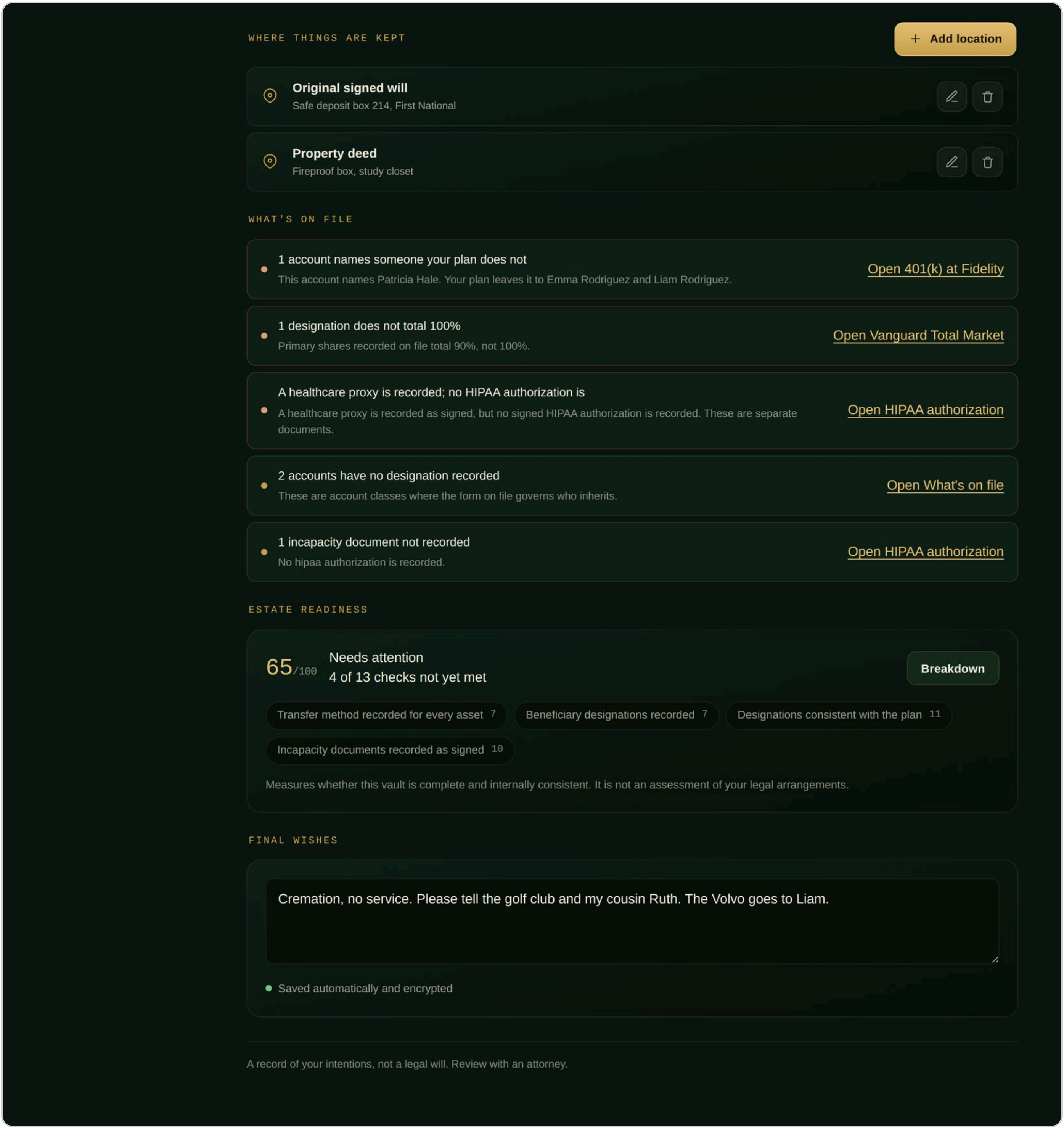
- **A field shared with other types survives**, with the removed type trimmed out of its list.
- If nothing is using the type, it simply disappears from the list.

The built-in **Other asset** type retires from the picker once you can name your own. It stays visible while editing a record that already uses it, so nothing existing becomes uneditable.

15 Naming the people who inherit

Everything in the Estate section is a record of your intentions. It is not a will and it transfers nothing by itself — but it is the document your family will be desperate for, and most families never get one.


COFFERSHIELD
Bright view
Lock vault
Dashboard
Assets
Liabilities
Insurance
Documents
Passwords & IDs
Estate
Settings
Last backup 3 days ago.
Back up my vault
ESTATE
Estate & inheritance
Heir sheets
Add heir
Overview
Assets
Transfer
What's on file
Incapacity
Heir sheets
47% of your $1,796,721 estate is allocated
$957,221 across 7 assets is still unassigned.
$839,500 allocated
$957,221 unassigned
Residuary named: 100%
These shares are of $1,796,721 in assets. $304,540 of debt is recorded against the estate, leaving roughly $1,492,181 once it is settled. Heir sheets show both.
7 assets with no one named
401(k) at Fidelity, Roth IRA at Vanguard, Vanguard Total Market and 4 more
Assign now
HEIRS
ER
Emma Rodriguez
Spouse
$1,386,333
1 specific asset · 60% residuary
LR
Liam Rodriguez
Child
$410,388
1 specific asset · 40% residuary
EXECUTOR
RV
Robert Vance
Friend · 555-0100 · r.vance@example.com
Edit
LIFE INSURANCE
DEATH BENEFIT
$750,000 across 1 policy
TERM LIFE, 20 YEAR
Emma Rodriguez 60%, Liam Rodriguez 40%
Life insurance pays the person named on the carrier's beneficiary form, not whoever is named in your will. Confirm the names on file still match your intent.
Open Insurance
WHERE THINGS ARE KEPT
Add location

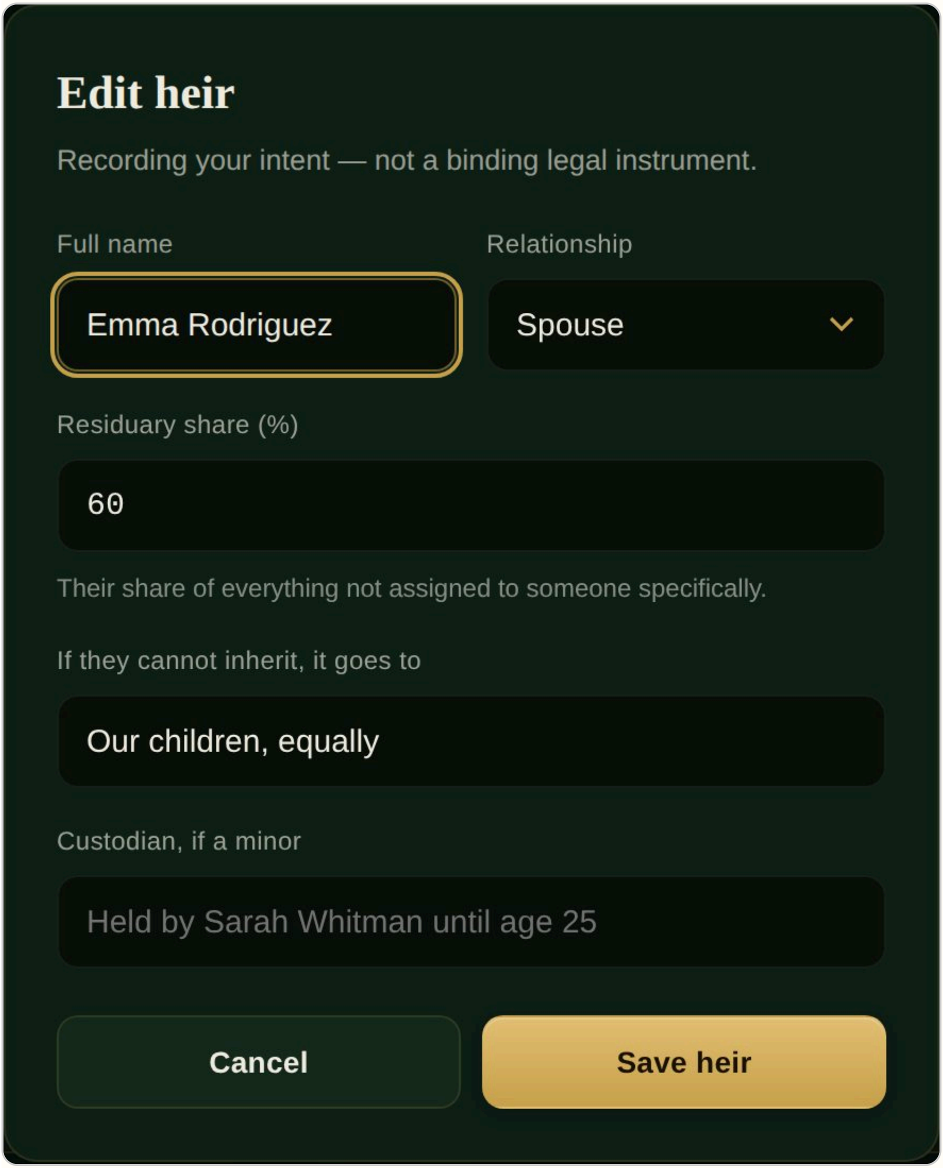


Estate → Overview. Heirs, your executor, life insurance, where things are kept, and a readiness score.

1. Go to **Estate**. On a new vault it offers to name your first heir, or to start from a common arrangement such as "everything to my spouse".

2. Press **Add heir** and enter their name and relationship.

3. Give them a **residuary share** — their percentage of everything you have not assigned to someone specifically. Across all your heirs this should total 100%.
4. Optionally record who inherits in their place if they cannot, and a custodian if they are a minor.

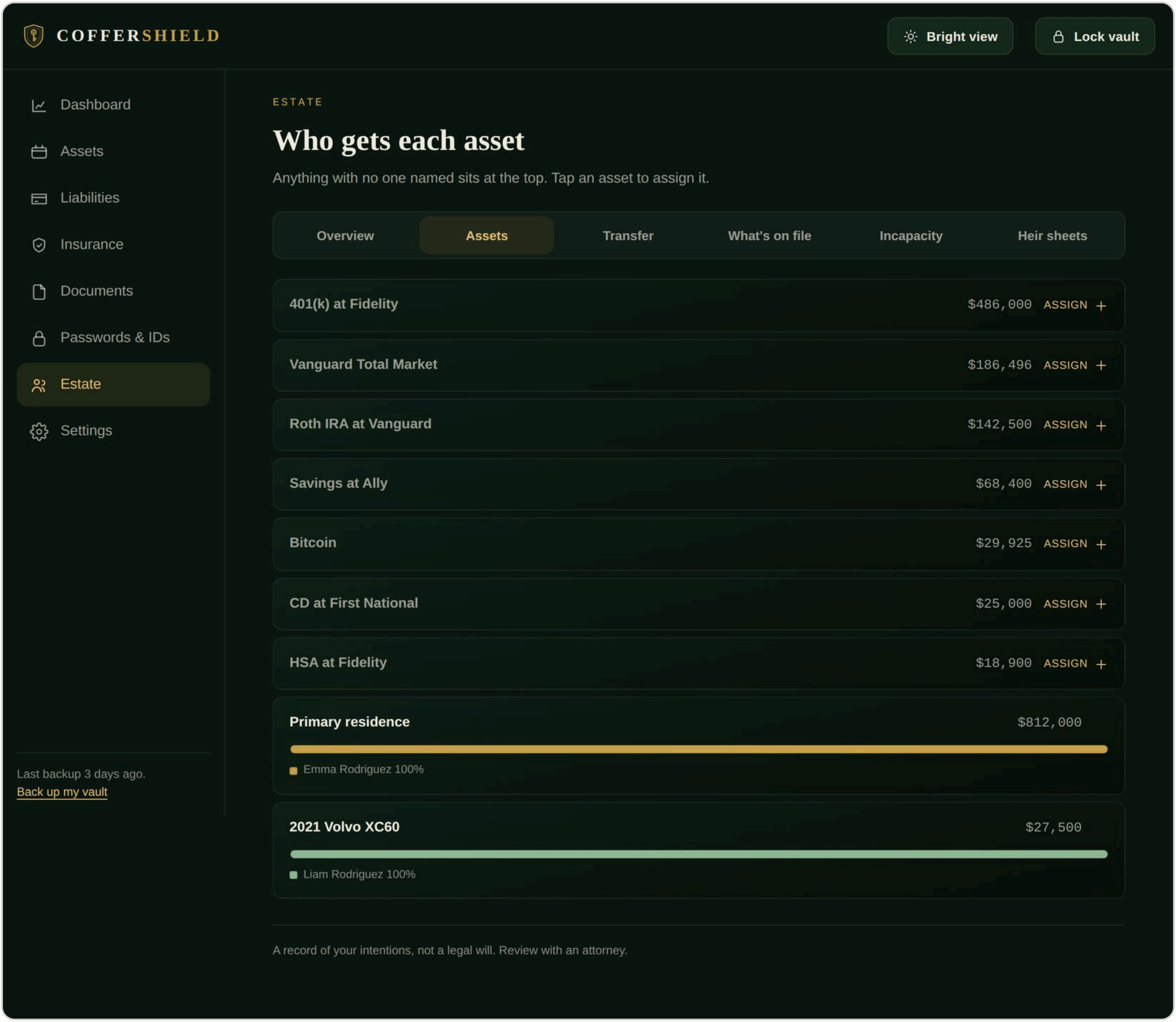


One heir. The residuary share is the one field worth thinking about.

Your executor, and where things are kept

Further down the Overview, name the **executor** — the person who will carry this out — with a phone number or email. Then use **Where things are kept** to record the physical locations your family would otherwise spend days hunting for: the safe, the deed, the safe-deposit box.

16 Deciding who gets what



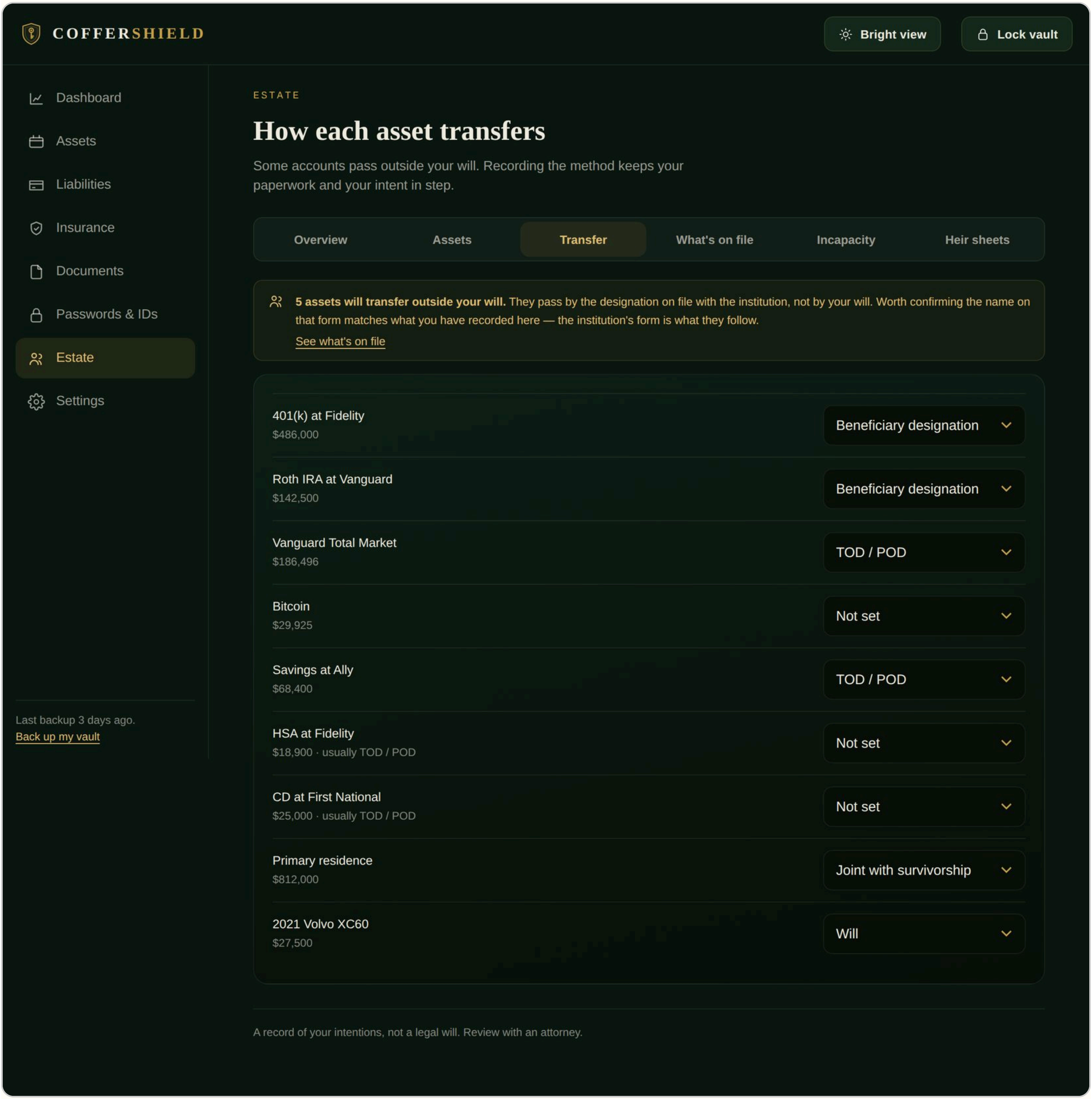
Estate → Assets. Leave a row alone and it falls into the residue, split by the percentages you already set.

You do not have to fill this in. Anything you leave alone is covered by the residuary shares from section 15, which is how most people arrange things. Use this screen only for the specific bequests: the car to one child, the watch to another.

1. Find the asset.
2. Enter the percentage each heir should receive of **that asset**.

3 It saves as you type. The bar at the top shows how much of your estate is now specifically assigned.

17 How each asset transfers



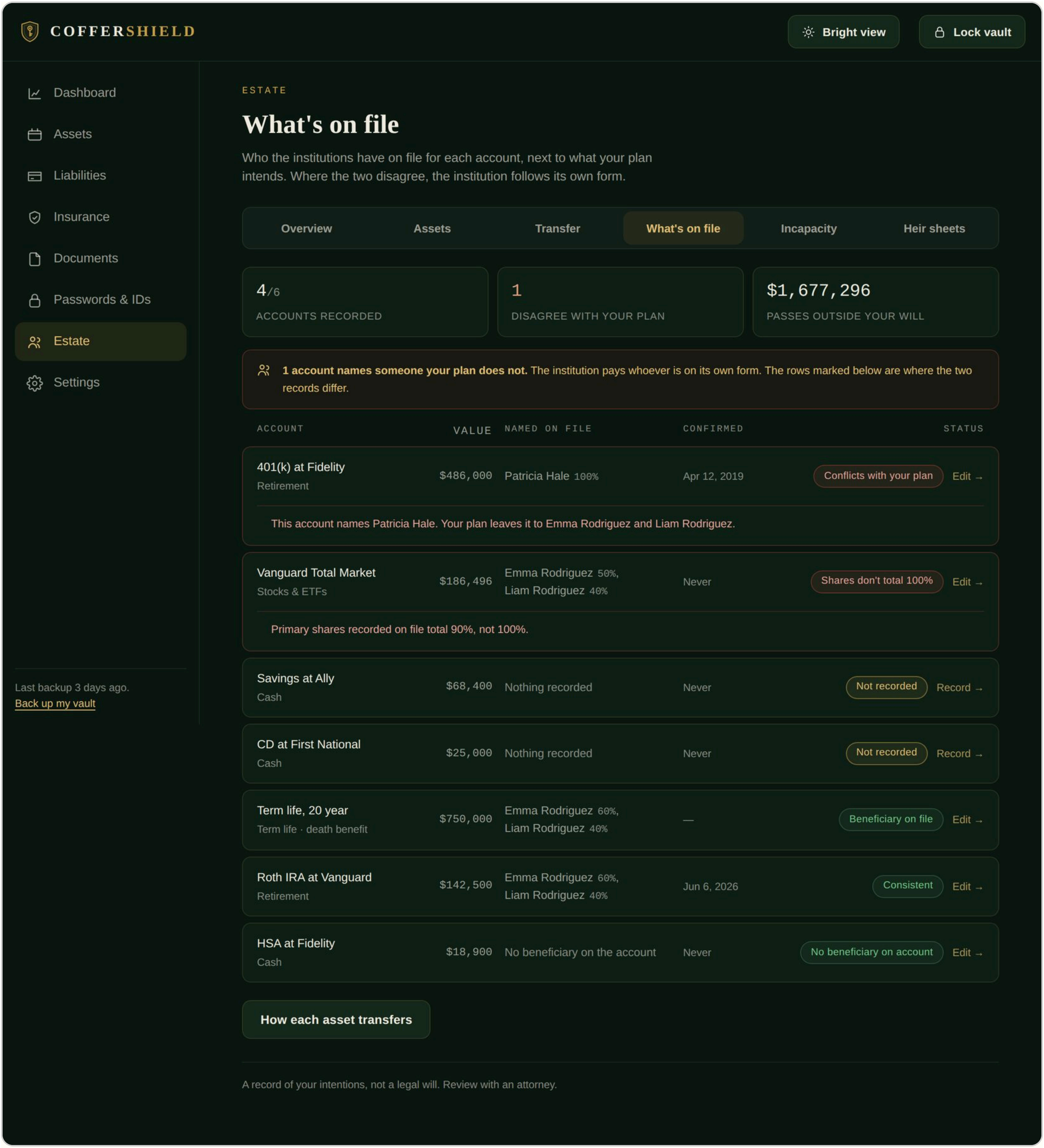
Estate → Transfer. CofferShield suggests the usual method for each kind of asset; you confirm or change it.

Not everything passes through a will. A retirement account passes by the form the institution holds. A jointly-owned house passes to the survivor. This screen records which is which, so nobody has to guess.

Pick a method for each asset. Anything you mark **Unclear** is flagged — that is the honest answer when you do not know, and it is the shortlist of things worth one question to the institution.

18 What is on file — beneficiary designations

> Why this screen exists
>
> Retirement accounts, TOD brokerage accounts, POD bank accounts and life insurance pass to whoever is named on the form the institution holds. The institution follows its own form, not your will. So the useful question is not "who do I want to inherit this" but **"who is actually named on the paperwork"**. Those two can differ, and nobody finds out until it matters.

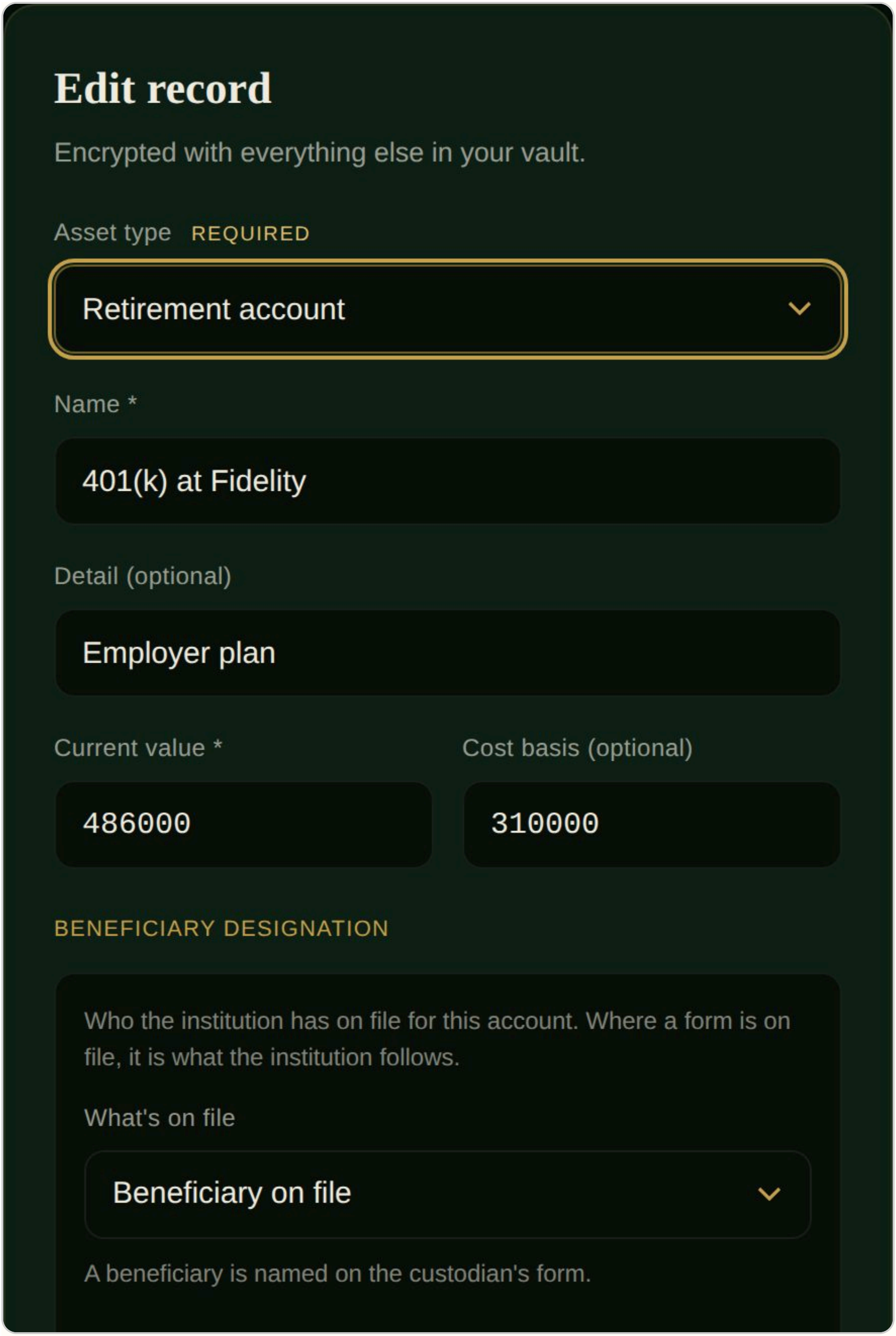


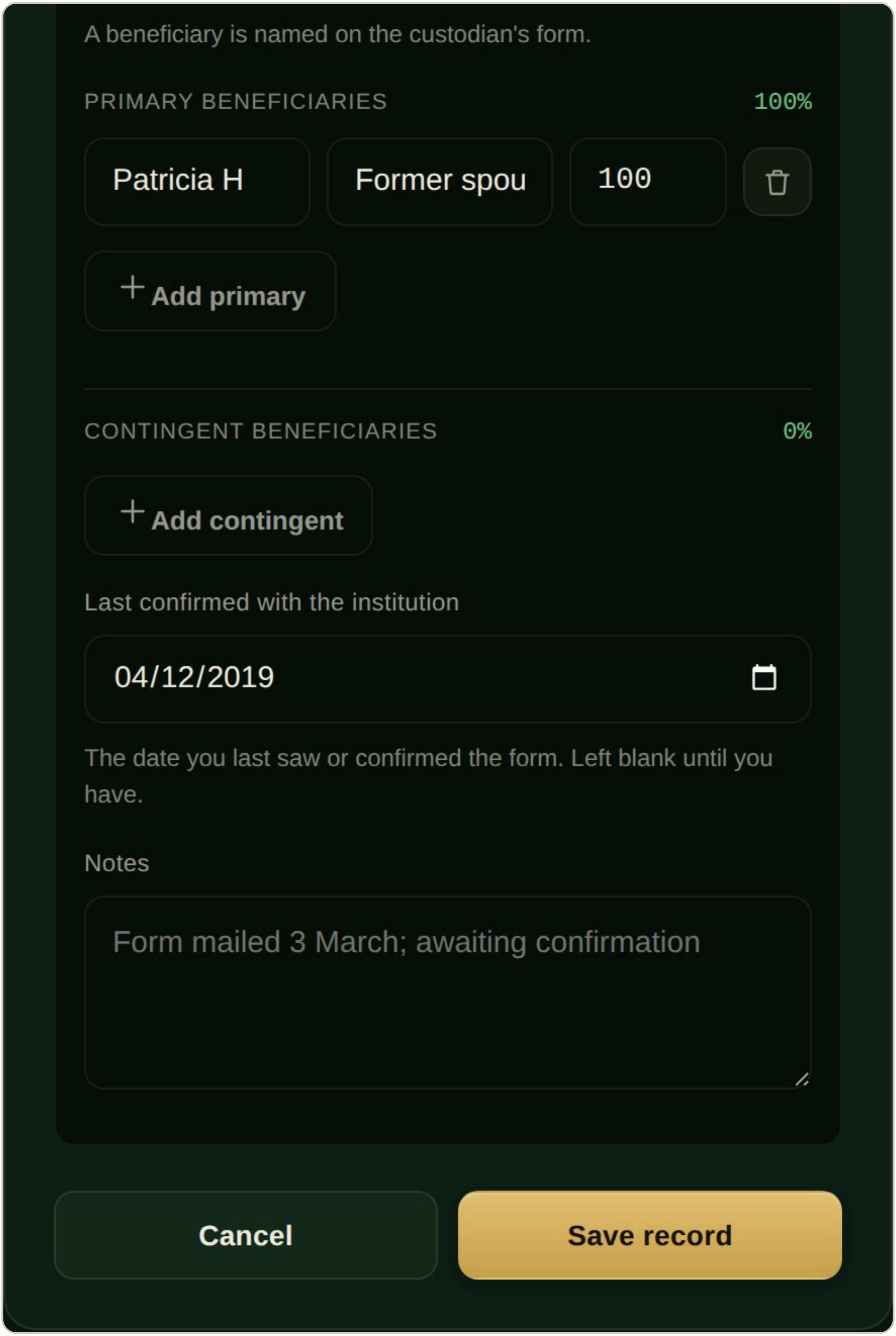
Estate → What's on file. The red row is an account whose paperwork names someone the plan does not.

Every account of that kind, plus every life policy, appears in one list with who is named on it and when you last confirmed it. Rows that disagree with your plan sort to the top.

1. Press **Record** on a row you have not filled in yet.

2. Set **What's on file**: a beneficiary is on file, or there genuinely is none. Leaving it unset is a perfectly good answer — it is honest, and it keeps the row on your list.
3. If a beneficiary is on file, enter the names and percentages **exactly as the institution has them**. Typing a name that matches one of your heirs links the two automatically.
4. Record the date you last confirmed it with the institution.
5. Press **Save record**.


Edit record
Encrypted with everything else in your vault.
Asset type REQUIRED
Retirement account
Name *
401(k) at Fidelity
Detail (optional)
Employer plan
Current value *
486000
Cost basis (optional)
310000
BENEFICIARY DESIGNATION
Who the institution has on file for this account. Where a form is on file, it is what the institution follows.
What's on file
Beneficiary on file
A beneficiary is named on the custodian's form.



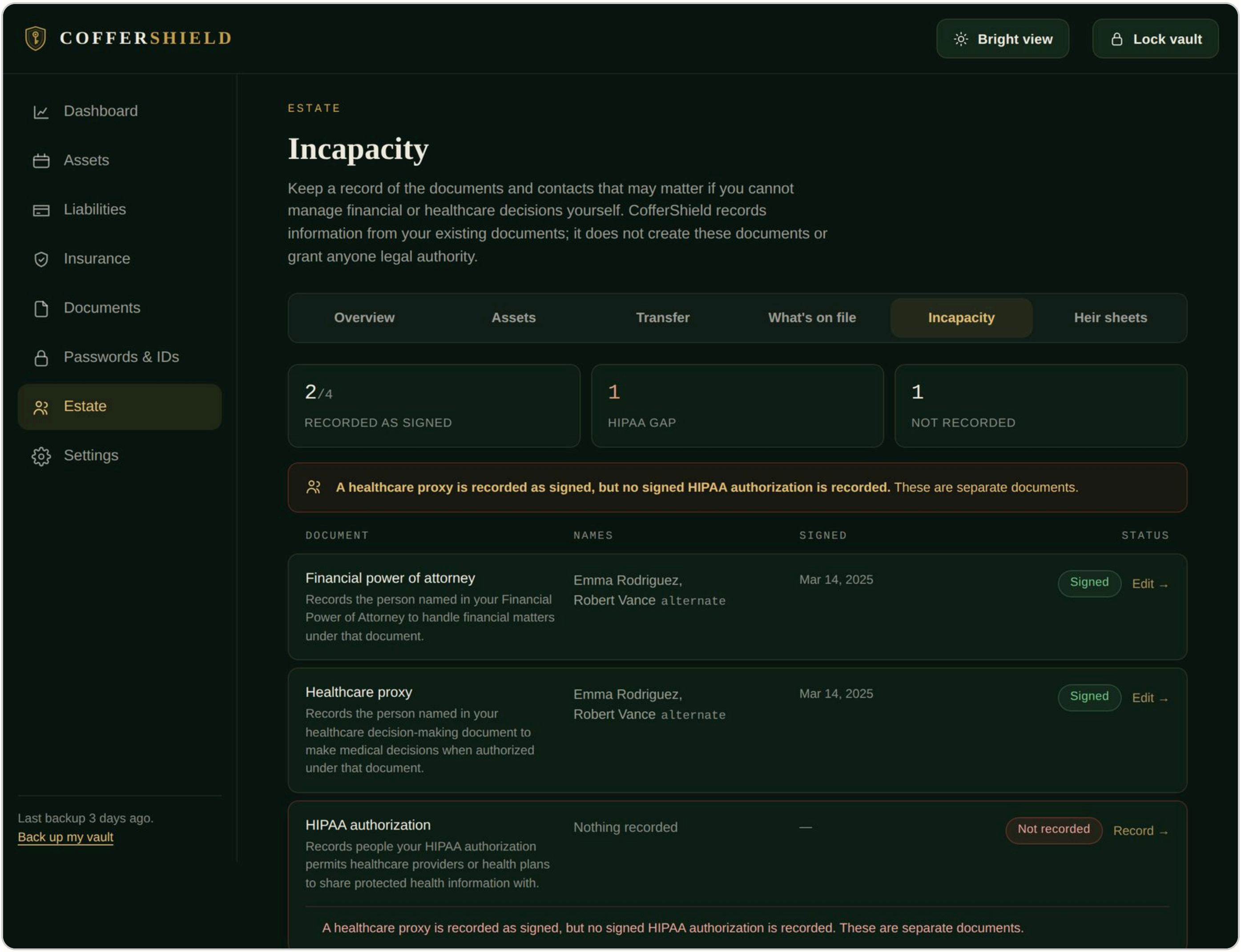
The beneficiary designation card, inside the record. The percentage total behaves like the insurance one.

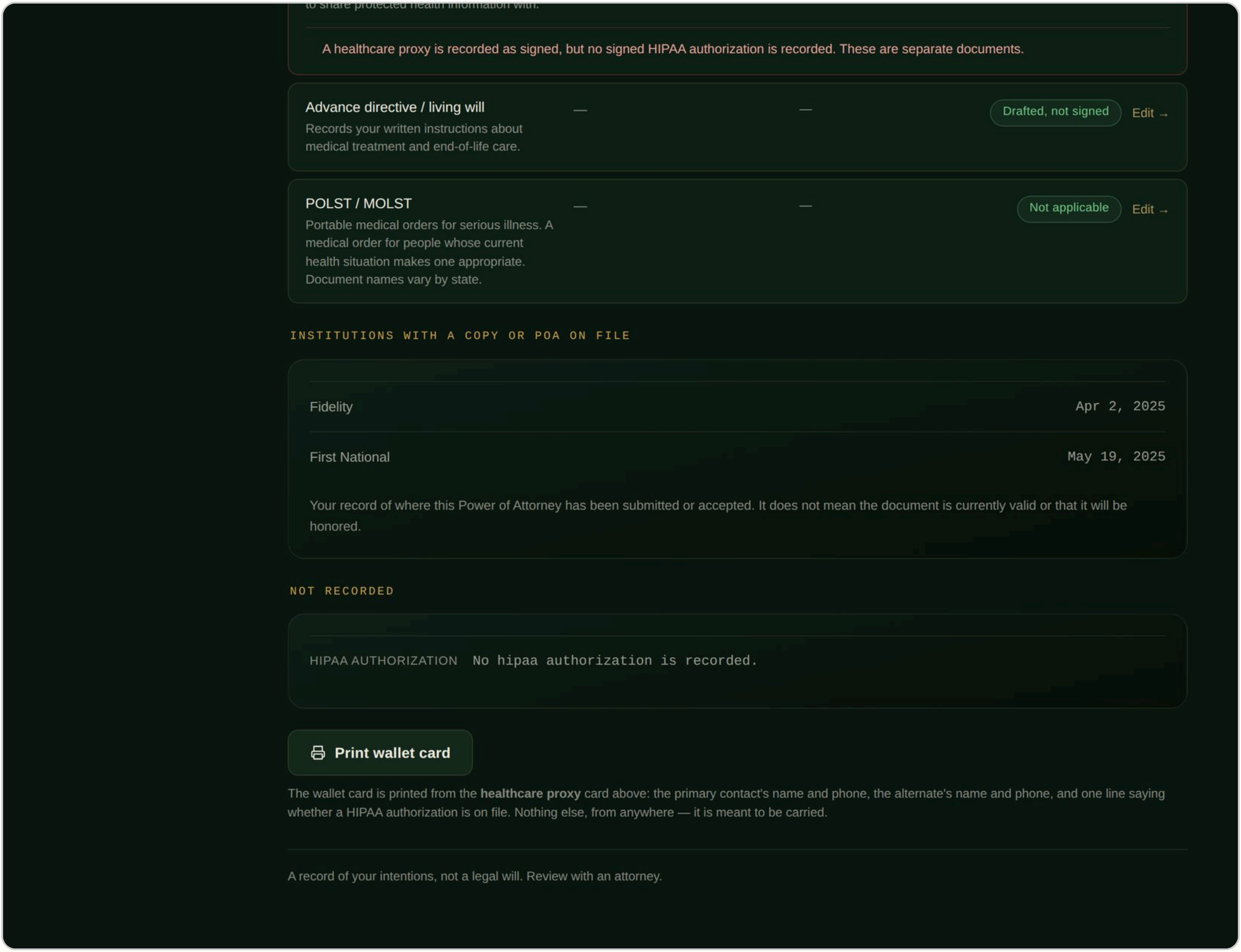
Once two or more rows are filled in, the top of the screen tells you how many accounts disagree with your plan, and each disagreement names both sides: *this account names Patricia Hale; your plan leaves it to Emma Rodriguez and Liam Rodriguez*.

CofferShield states what your two records say. It does not tell you which one governs, and it cannot check anything with your institution — these are the answers you have entered.

19 Incapacity

Death has machinery around it. Incapacity does not. If the documents were not signed in advance, your family has to go to court. This section records the five documents that matter while you are alive but cannot act for yourself.





Estate → Incapacity. Five cards, and a note where a signed healthcare proxy is recorded but no signed HIPAA authorization is.

DOCUMENT	WHAT COFFERSHIELD RECORDS
Financial power of attorney	The agent named in it, and which banks or brokerages have a copy on file. Many institutions want their own form, so this list is worth keeping.
Healthcare proxy	The person named to make medical decisions, and an alternate. This is the card the wallet card prints from.
HIPAA authorization	The people your providers may share medical information with. A separate document from the proxy, and not part of one.
Advance directive / living will	Your written instructions about treatment. Names vary by state.

DOCUMENT	WHAT COFFERSHIELD RECORDS
POLST / MOLST	A portable medical order, for people whose health situation makes one appropriate. Set to **not applicable** unless it applies to you.

1. Press **Record** on a card.
2. Set the **status**: not recorded, you do not have one, drafted but not signed, or signed. The rest of the form appears once you choose drafted or signed.
3. Enter the names and phone numbers from the document. A name without a phone number is not much use to whoever has to make the call.
4. Record **where the signed original is kept**, and link a scan if you have one in Documents.
5. Press **Save**.

Healthcare proxy

Records the person named in your healthcare decision-making document to make medical decisions when authorized under that document.

Status

Signed

Recorded as signed.

Date signed

03/14/2025

YOUR HEALTHCARE DECISION-MAKING CONTACTS

Use the names and contact information exactly as they appear in your healthcare document. These four fields are the ones the wallet card prints.

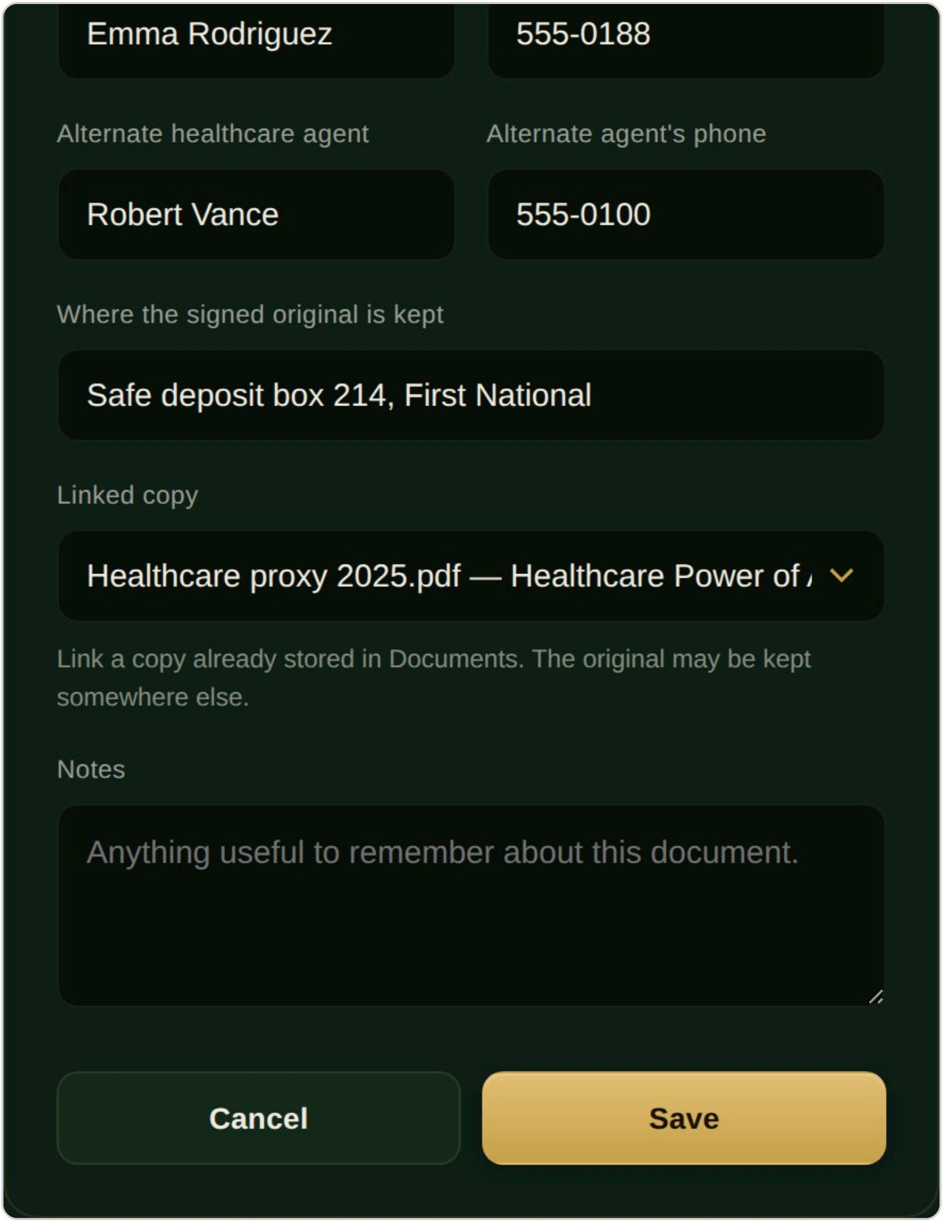
Recording someone here does not appoint them. Their authority comes from the underlying healthcare document and applicable law.

Primary healthcare agent

Emma Rodriguez

Primary agent's phone

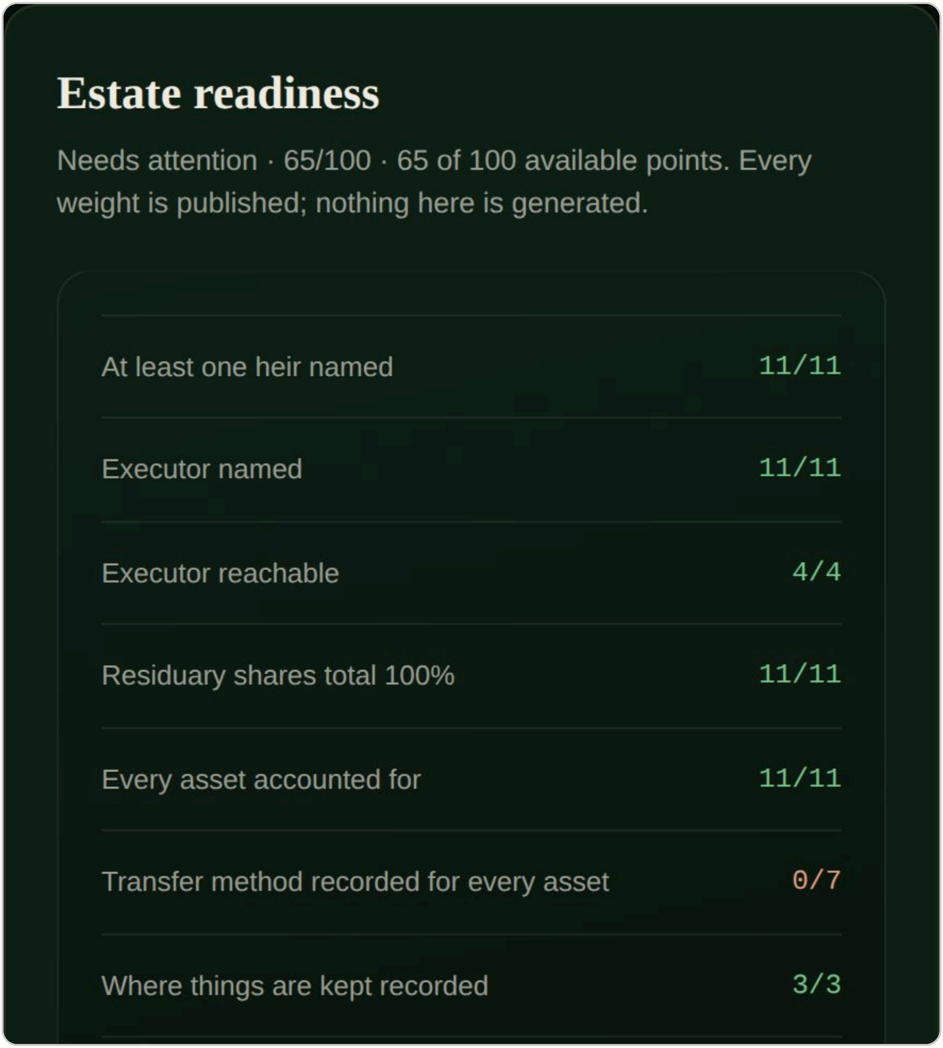
555-0188

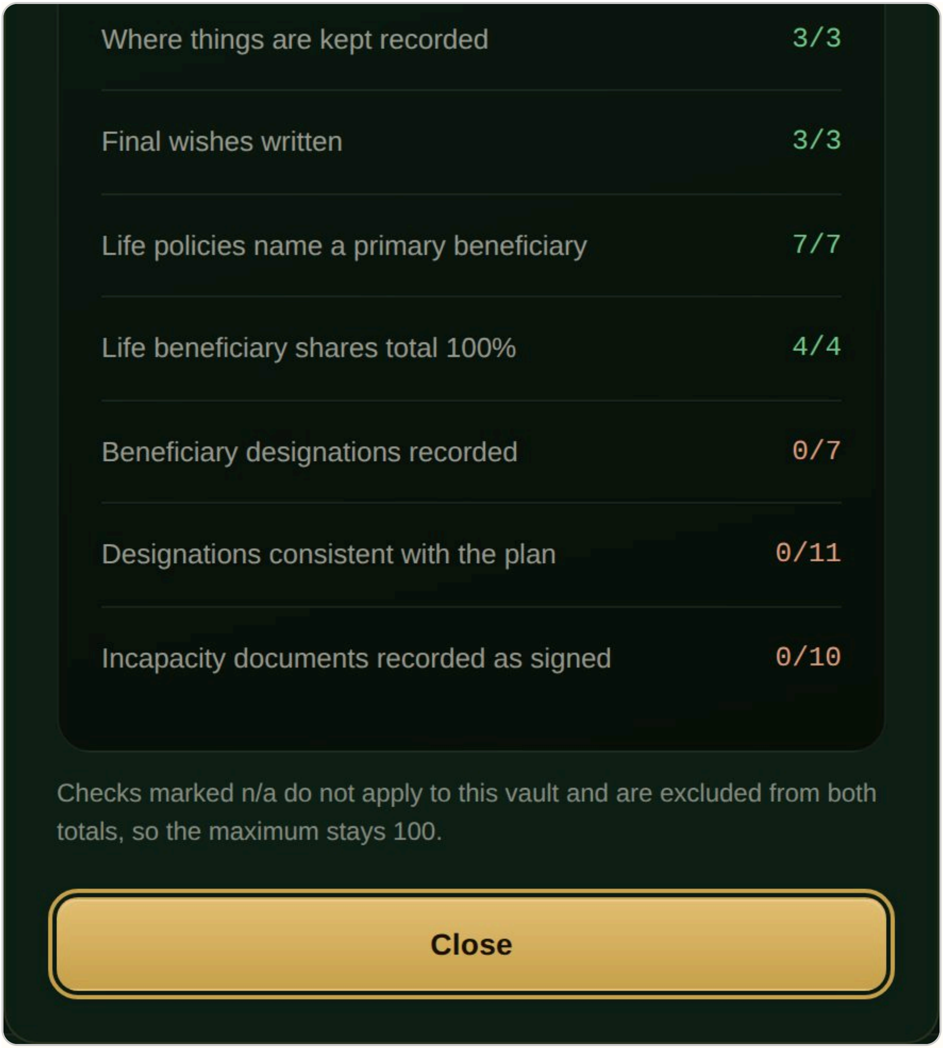


The healthcare proxy card. The date is asked for only once you mark the document signed.

> What CofferShield is not doing here
>
> It records what your documents say and where they are. It does not create them, does not appoint anybody, and gives nobody access to anything. Authority comes from the signed document and from the law where you live. Entering a name here has no legal effect of any kind.

20 Estate readiness


Estate readiness
Needs attention · 65/100 · 65 of 100 available points. Every weight is published; nothing here is generated.
At least one heir named 11/11
Executor named 11/11
Executor reachable 4/4
Residuary shares total 100% 11/11
Every asset accounted for 11/11
Transfer method recorded for every asset 0/7
Where things are kept recorded 3/3



Every check, its weight, and what it is worth. Nothing here is a guess.

The Estate Overview shows a readiness score out of 100. Press **Breakdown** to see exactly how it is calculated — thirteen published checks, each with a fixed weight. Checks marked **n/a** do not apply to your vault and are left out of both totals, so having no life insurance does not cost you points.

It measures whether this vault is complete and internally consistent. It is not an opinion about your legal arrangements.

21 Printing for your family

Three things are worth printing. All of them can be saved as a PDF instead.

The wallet card

Credit-card sized. Print it from Estate → Incapacity.

Your healthcare agent, their phone, your alternate, their phone, and whether a HIPAA authorization exists. Nothing else — no balances, no account numbers, nothing about where your vault is. It is designed to be cut out and carried, so everything on it is meant to be seen by a stranger in an emergency room.

Printers vary. Check the first one against an actual credit card and adjust the scale in your print dialog if it is not quite right.

An heir sheet

COFFERSHIELD

RECORD OF INTENTIONS
SHEET 1 OF 1

PREPARED FOR

Emma Rodriguez

SPOUSE

Prepared August 7, 2026

TOTAL INTENDED FOR YOU	ASSETS NAMED	RESIDUARY SHARE
$1,386,333	1	60%

What is intended for you

ASSET	SHARE	APPROX. VALUE	TRANSFERS BY
Primary residence · 148 Marchbank Lane, Austin, TX 78704	100%	$812,000	Joint with survivorship
Residuary share — 60% · of everything not assigned above		*$574,333*	*As recorded*

Debts against the estate

Mortgage, First National · Mortgage · 5.75% APR	$288,000
Auto loan · Auto loan · 6.9% APR	$14,200
Sapphire card · Credit card · 21.4% APR	$2,340
Total owed	**$304,540**

Across the whole estate, $1,796,721 of assets carries $304,540 of debt, leaving roughly $1,492,181. Values here are what each asset is worth, not what remains after debts. Debts are normally settled before anything is distributed, and a debt secured against an asset usually follows that asset to whoever receives it.

What you will need to know

ORIGINAL SIGNED WILL	Safe deposit box 214, First National
PROPERTY DEED	Fireproof box, study closet
ACCESS	Not recorded — ask the executor named below
EXECUTOR	Robert Vance · Friend 555-0100
IF YOU CANNOT INHERIT	Our children, equally

Life insurance naming you

POLICY	CARRIER	YOUR SHARE	CLAIMS LINE
Term life, 20 year · Primary beneficiary	Northwestern Mutual	60% of $750,000	Not recorded

Paid by the carrier directly to the named beneficiary, outside the will. Call the claims line above; a death certificate is normally required.

ACKNOWLEDGEMENT

SIGNATURE

DATE

This is a record of intentions, not a legal will. It transfers nothing by itself and may be overridden by a will, a trust, a beneficiary designation held by an institution, or state probate law — confirm with the executor and an attorney. Signing acknowledges receipt of this sheet; it does not accept or waive anything. Nothing from the password section of the vault is printed here.

One per person, from Estate → Heir sheets.

A single page for one person: what you intend them to receive, roughly what it is worth, and a note in your own words if you want to leave one.

The emergency access sheet

Emergency access — in the event of my death or incapacity

This sheet tells you where my affairs are recorded and who to contact. It does **not** contain my passwords or account details themselves — those stay locked in the vault described below. Prepared August 7, 2026.

THE VAULT

Where the vault lives	**This laptop, and the USB stick in the study drawer**
Where the master password is kept	**Sealed envelope with the will, safe deposit box 214**

WHO TO CONTACT FIRST

Name	**Robert Vance**
Relationship	**Friend and executor**
Phone	**555-0100**

ASSETS RECORDED

Name	Type	Detail
401(k) at Fidelity	Retirement	Employer plan
Roth IRA at Vanguard	Retirement	Roth IRA
Vanguard Total Market	Stocks & ETFs	TOD registration
Bitcoin	Crypto	BTC
Savings at Ally	Cash	Savings
HSA at Fidelity	Cash	Health savings
CD at First National	Cash	CD
Primary residence	Real estate	148 Marchbank Lane, Austin, TX 78704
2021 Volvo XC60	Vehicle	42,300 mi

INSURANCE POLICIES

Carrier	Type	Policy #
Northwestern Mutual		NM-4471902

Carrier	Type	Policy #
Northwestern Mutual		NM-4471902
State Farm		SF-88120
Progressive		PG-55010

DEBTS RECORDED

Name	Type	Balance
Mortgage, First National	Mortgage	$288,000
Auto loan	Loan	$14,200
Sapphire card	Credit card	$2,340
Total owed		**$304,540**

Debts are normally settled from the estate before anything is distributed.

MY INTENTIONS

Person	Relationship	Intended for them	Approx. value
Emma Rodriguez	Spouse	1 specific asset · 60% of the residue	$1,386,333
Liam Rodriguez	Child	1 specific asset · 40% of the residue	$410,388

Values are as recorded on August 7, 2026 and are before any debts above are settled. This records intent only — a will, a trust, or a beneficiary designation held by an institution overrides it.

WHERE THINGS ARE KEPT

Original signed will	Safe deposit box 214, First National
Property deed	Fireproof box, study closet

FINAL WISHES

Cremation, no service. Please tell the golf club and my cousin Ruth. The Volvo goes to Liam.

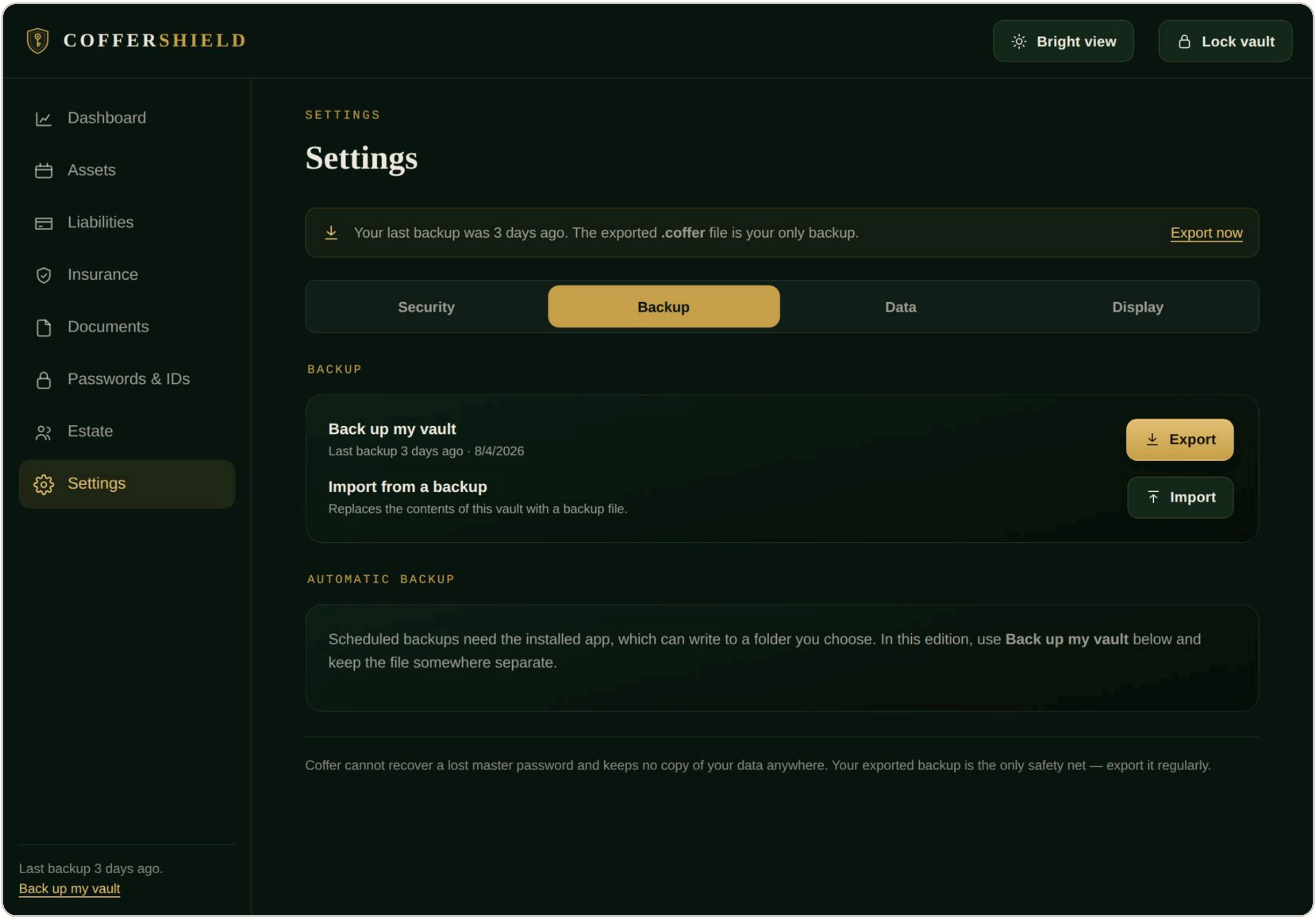
Do not enter account numbers or passwords on this page. This sheet is meant to be sealed in an envelope and stored where trusted family can reach it. Anyone holding it should be able to find the vault and the people who can help — nothing more.

Coffer · emergency access sheet | Prepared August 7, 2026

Where your affairs are recorded and who to call.

This is the one to seal in an envelope and leave where your family can reach it. It tells them where the vault is, where the master password is written down, and who to contact first. It deliberately contains no passwords and no account numbers — plus any insurance field you marked for printing in section 12.

22 Backing up your vault



Settings → Backup.

> Your backup is the only other copy that exists
>
> Nothing is stored anywhere but this computer. If the computer is lost, stolen or fails, the vault goes with it unless you have exported a backup.

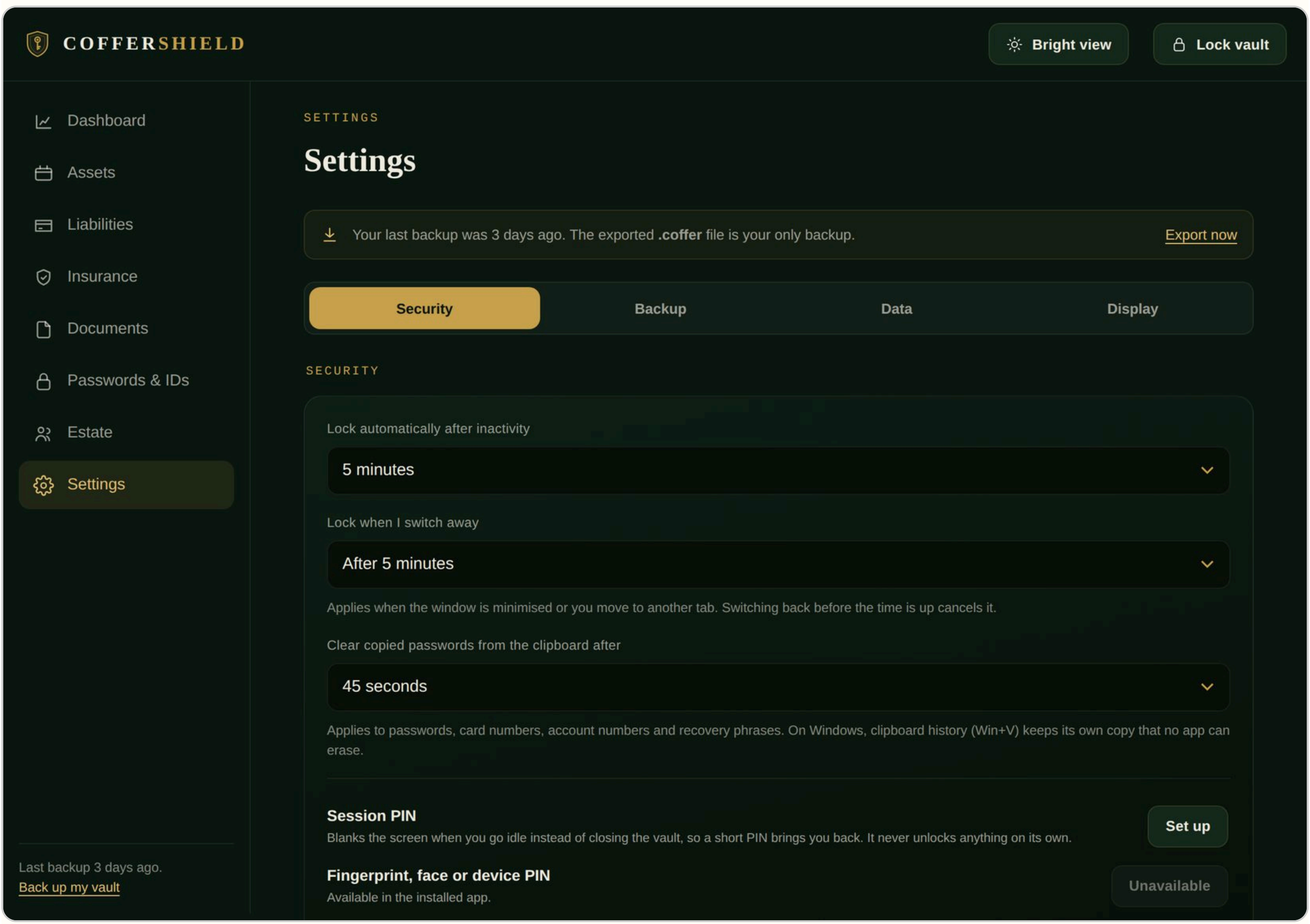
1. Go to **Settings → Backup** and press **Export**.
2. Save the `.coffer` file somewhere separate from this computer — a USB stick, an external drive, a safe.

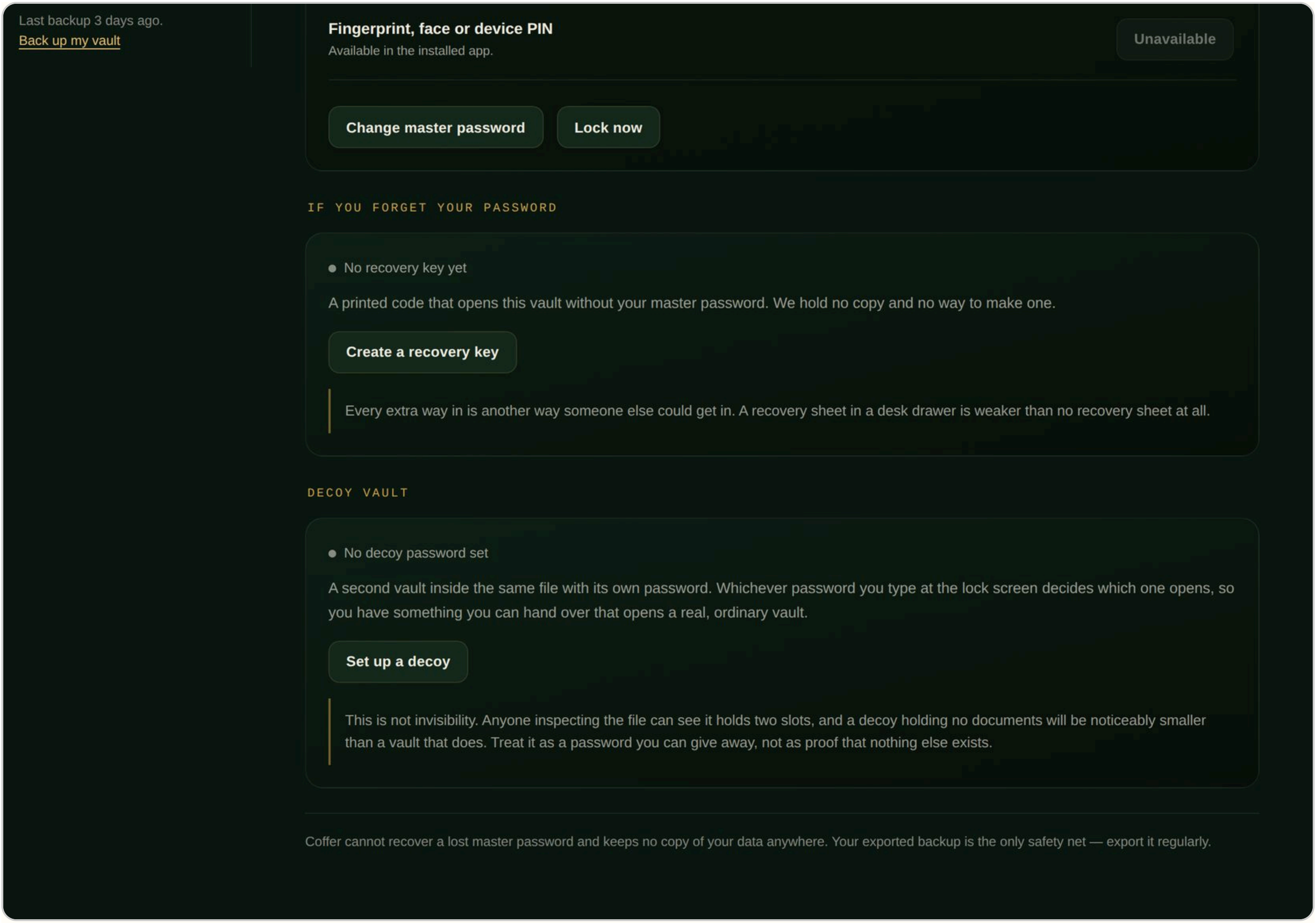
3. Optionally turn on **automatic backup** and choose a folder. CofferShield then writes a fresh copy every time you save.

The file is encrypted with the master password that was in use when you made it. To restore, use **Import**, or **Restore from a backup file** on the opening screen. A backup made on Windows opens on a Mac and the other way round, and it carries your own fields, types and layouts with it.

CofferShield reminds you when your last backup is getting old. You can change how often, or switch the reminder off, on this screen.

23 Locks, PINs and fingerprints



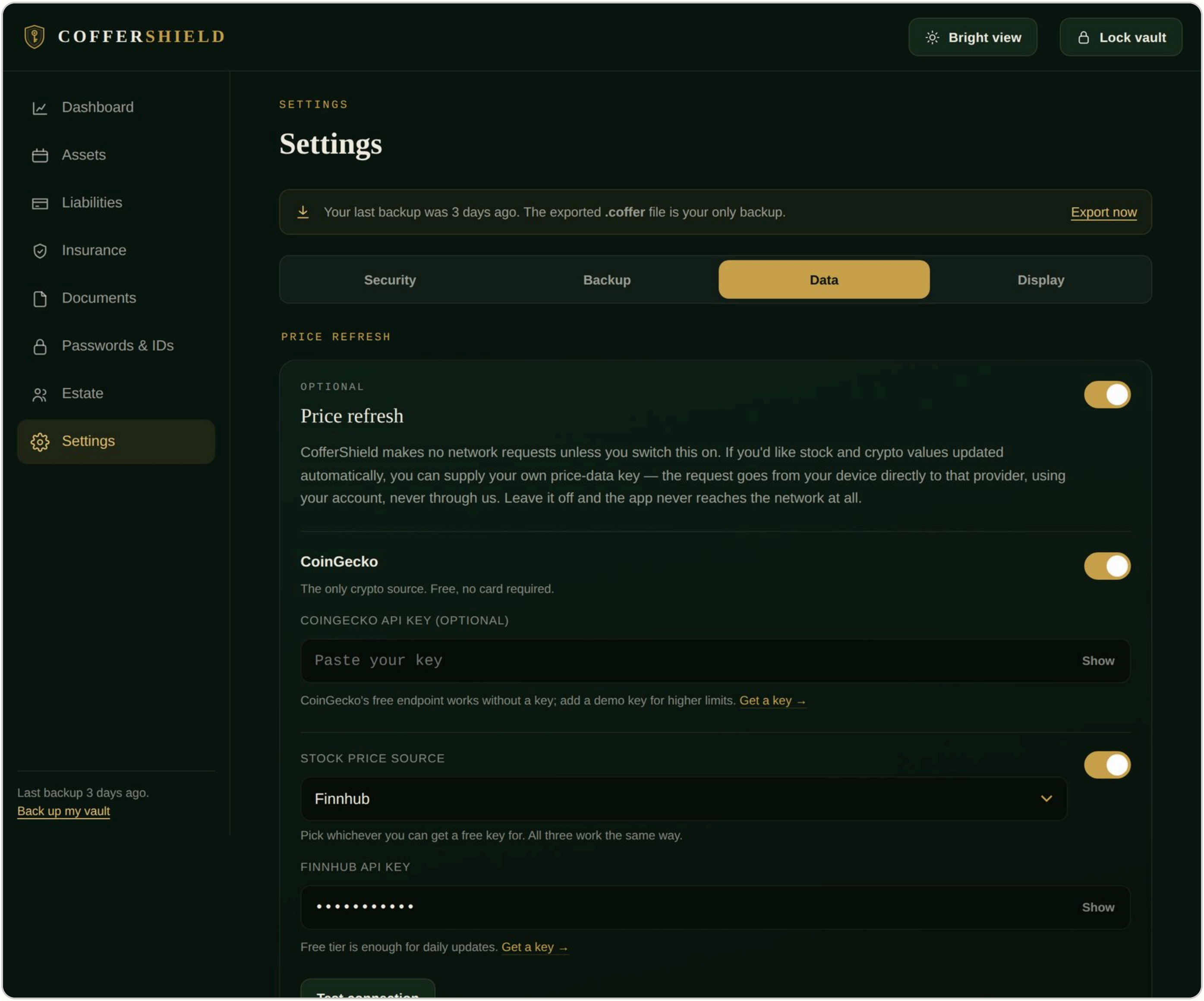


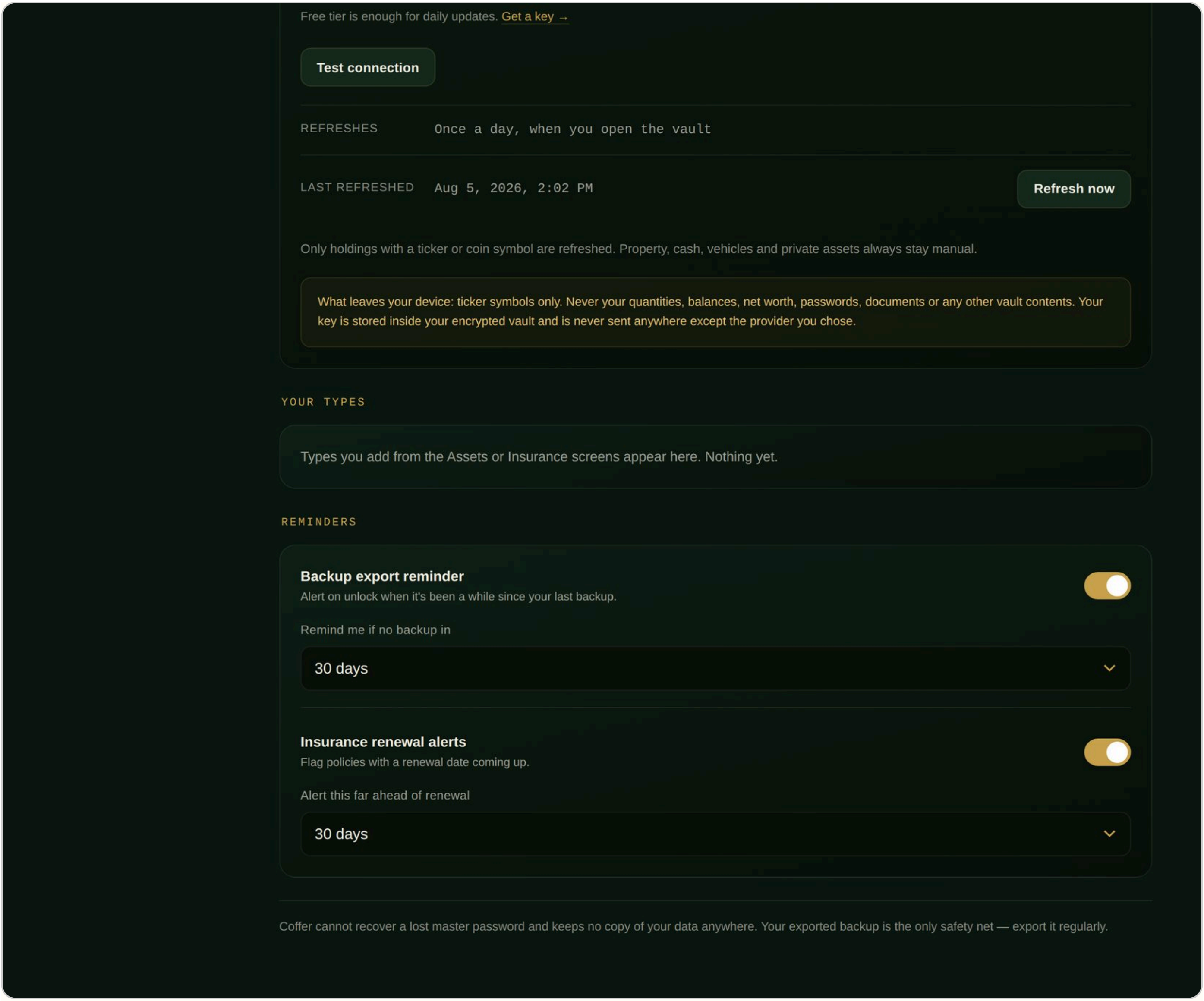
Settings → Security.

SETTING	WHAT IT DOES
Auto-lock	Locks the vault after a period of no activity. Five minutes is a sensible default.
Lock when hidden	Locks it when you switch to another window for longer than the delay you set.
Session PIN	A short PIN that re-opens the vault after an auto-lock, so you are not typing a long password all day. It only works within the same session — closing the app still needs the master password.

SETTING	WHAT IT DOES
Quick unlock	Unlock without typing your master password — with your fingerprint, face or device PIN through **Windows Hello**, or with **Touch ID** on a Mac. Off until you turn it on. The note beside the switch says how the saved key is protected on your machine, and it is worth reading: the answer is not the same on every computer.
Clipboard clearing	How long a copied password stays on the clipboard before it is wiped.
Change master password	Changes the password without re-encrypting everything, so it is instant even with a large vault. Older backups still need the old password.
Recovery key	A long one-time key that can open the vault if you forget the password. Print it and store it somewhere safe — it is as powerful as the password itself.
Decoy vault	A second password that opens a different, harmless vault. For anyone who might be compelled to unlock it.

24 Import, export and hiding sections


COFFERSHIELD
Bright view
Lock vault
Dashboard
Assets
Liabilities
Insurance
Documents
Passwords & IDs
Estate
Settings
Last backup 3 days ago.
Back up my vault
SETTINGS
Settings
Your last backup was 3 days ago. The exported .coffer file is your only backup.
Export now
Security
Backup
Data
Display
PRICE REFRESH
OPTIONAL
Price refresh
CofferShield makes no network requests unless you switch this on. If you'd like stock and crypto values updated automatically, you can supply your own price-data key — the request goes from your device directly to that provider, using your account, never through us. Leave it off and the app never reaches the network at all.
CoinGecko
The only crypto source. Free, no card required.
COINGECKO API KEY (OPTIONAL)
Paste your key
Show
CoinGecko's free endpoint works without a key; add a demo key for higher limits. Get a key →
STOCK PRICE SOURCE
Finnhub
Pick whichever you can get a free key for. All three work the same way.
FINNHUB API KEY
Show
Free tier is enough for daily updates. Get a key →

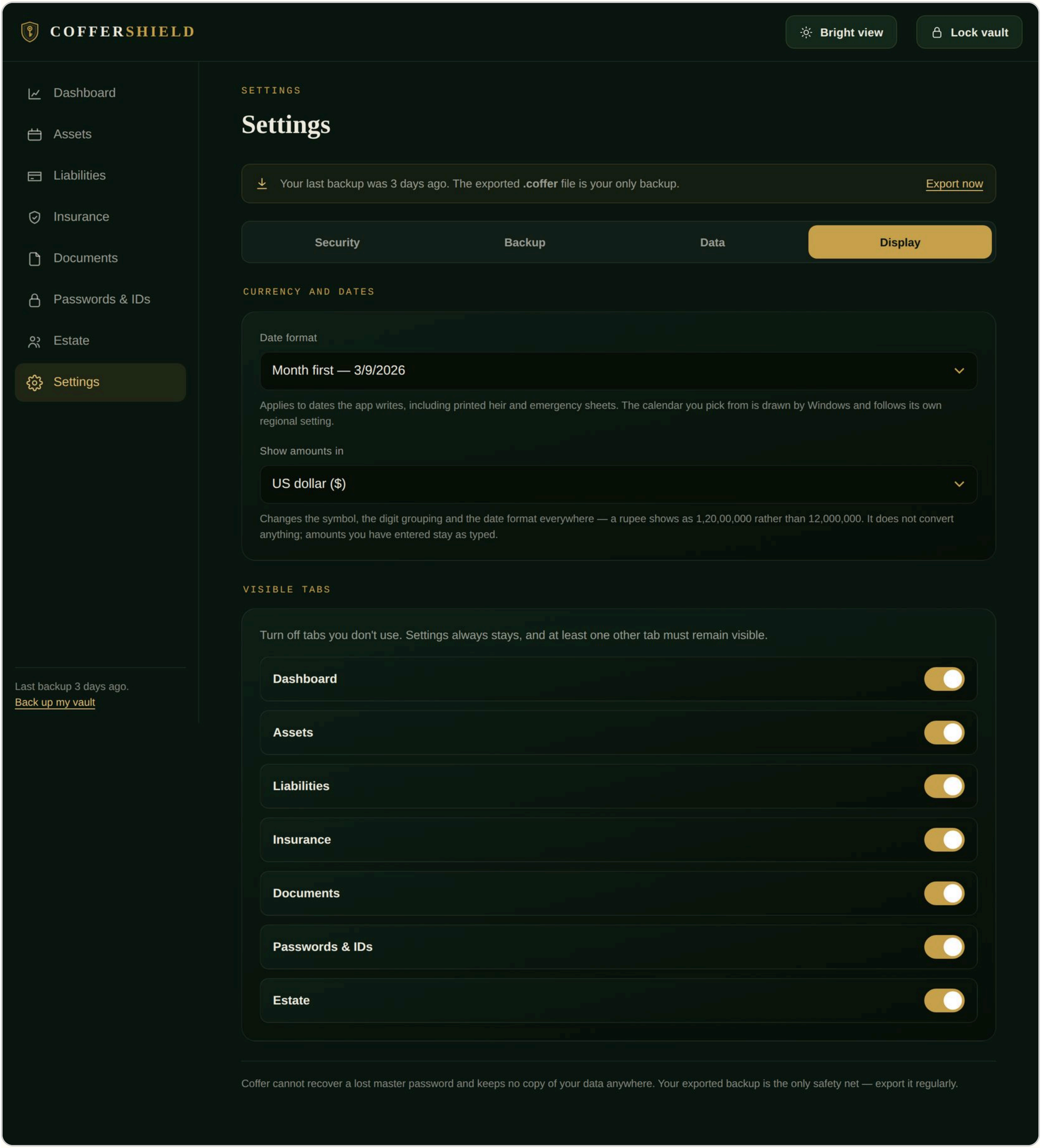


Settings → Data.

- **Import from a spreadsheet.** Bring shares and cryptocurrency in from a CSV. Templates are provided so you can see the expected columns.
- **Import passwords.** Read an export from a browser or another password manager.
- **Price updates.** Turn on automatic share and crypto prices. This is the only feature that uses the internet; it needs a free key from a provider, and it stays off until you set it up. Only ticker symbols ever leave the device — never quantities, balances or anything else.
- **Your types.** The asset types and insurance categories you named, and where to remove them (section 14).

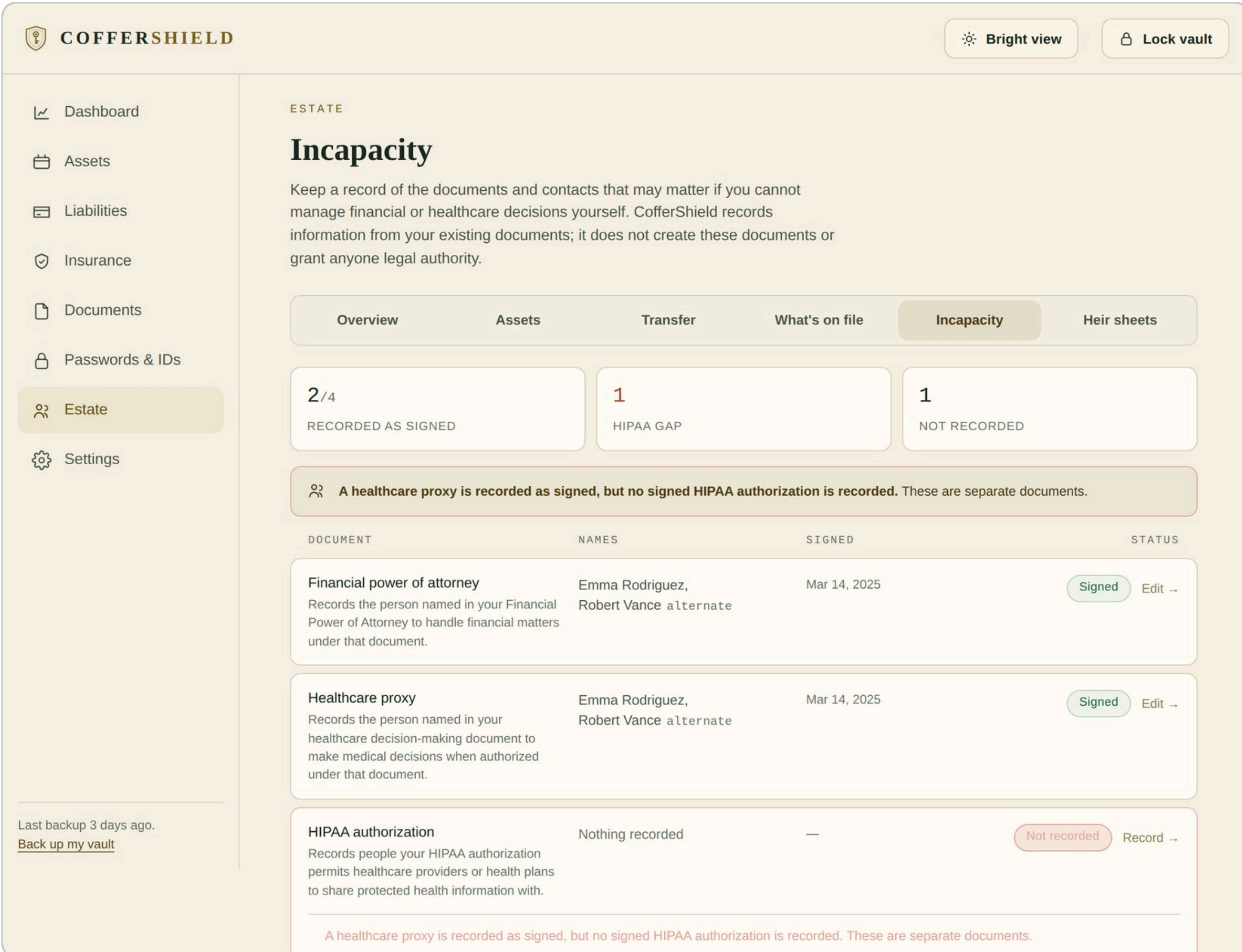
- **Reminders.** How stale a backup has to get before you are told, and how far ahead of a policy renewal to warn you.
- **Hide sections.** If you have no crypto and no insurance, hide those sections and the sidebar gets shorter. Nothing is deleted.

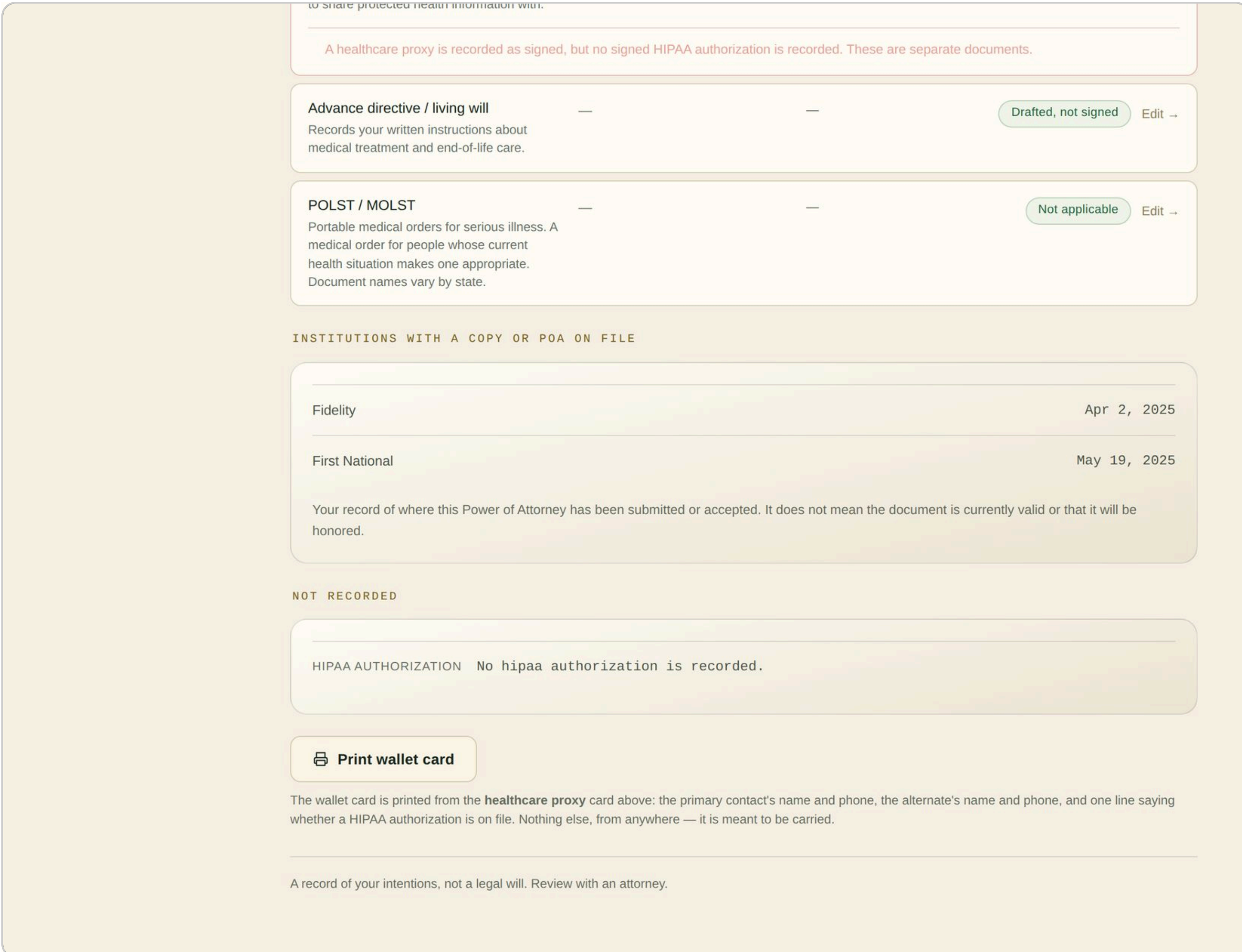
25 Appearance



Settings → Display.

Choose the dark or light appearance, your currency symbol and the date format. The light appearance is the same application, easier on a bright desk:


COFFERSHIELD
Bright view
Lock vault
Dashboard
Assets
Liabilities
Insurance
Documents
Passwords & IDs
Estate
Settings
Last backup 3 days ago.
Back up my vault
ESTATE
Incapacity
Keep a record of the documents and contacts that may matter if you cannot manage financial or healthcare decisions yourself. CofferShield records information from your existing documents; it does not create these documents or grant anyone legal authority.
Overview
Assets
Transfer
What's on file
Incapacity
Heir sheets
2/4
RECORDED AS SIGNED
1
HIPAA GAP
1
NOT RECORDED
A healthcare proxy is recorded as signed, but no signed HIPAA authorization is recorded. These are separate documents.
DOCUMENT
NAMES
SIGNED
STATUS
Financial power of attorney
Records the person named in your Financial Power of Attorney to handle financial matters under that document.
Emma Rodriguez,
Robert Vance alternate
Mar 14, 2025
Signed
Edit →
Healthcare proxy
Records the person named in your healthcare decision-making document to make medical decisions when authorized under that document.
Emma Rodriguez,
Robert Vance alternate
Mar 14, 2025
Signed
Edit →
HIPAA authorization
Records people your HIPAA authorization permits healthcare providers or health plans to share protected health information with.
Nothing recorded
—
Not recorded
Record →
A healthcare proxy is recorded as signed, but no signed HIPAA authorization is recorded. These are separate documents.



The same Incapacity screen in the light appearance.

26 If something goes wrong

SITUATION	WHAT TO DO
I have forgotten my master password	Press **I forgot my password** on the opening screen. Three doors are offered: your **recovery key**, **shares held by other people**, or a **backup file** (which needs the password that was current when the file was made, not the one you have lost). Whichever you use, CofferShield then asks you to set the master password you want from now on. If none of the three applies, the vault cannot be opened — by you or by us. There is no back door, which is the same property that keeps it safe.

SITUATION	WHAT TO DO
Will using a backup file lose the things I added since I made it?	**No.** On the forgot-password screen the file is used to recover your vault's *key*, not its contents. Your current vault is not replaced: every record, document and password entered after that backup was written is still there, and your recovery key and shares keep working. Only the password changes. A very old backup written by an early version cannot do this — it carries no key — and CofferShield will tell you so and stop. It will never offer to replace your vault with the file to get you past that screen.
I set a new machine up from a backup, and now my old recovery sheet does not work	That is expected, and the screen says so. Setting a vault up from a file builds it around a new internal key, and a printed key cannot follow it — the same is true of any shares you handed out. Set your master password, accept the offer to make a fresh recovery key, and destroy the old sheets. Note that this only ever happens on a device with no vault on it: nothing inside an existing vault can replace your records with a file.
My computer died	Install CofferShield on the new one and use **Restore from a backup file** with your `.coffer` backup and the password that was current when you made it.
The vault will not open and the password is right	Check you are not typing into the decoy password by mistake, and check Caps Lock. If it still refuses, restore from your most recent backup.
A box I expected is not on the sheet	It is probably switched off. Open **Fields** on that screen and look for it greyed out, or open **Layout** and preview that type — hidden fields collect at the end of their section. Nothing you entered into it was lost.
A field I added is not appearing	Check which types it applies to. A field scoped to Real estate will not appear on a cash account. **Fields** shows the scope on every row.
I cannot change a field's kind of information	A record has already answered it. Delete those answers, or add a second field, and the first one keeps its history intact.

SITUATION	WHAT TO DO
Nothing happens when I print	Save as a PDF from the print dialog instead. If no dialog appears at all, please contact us — that is a fault, not a setting.
Prices are not updating	Price updates need the internet and a provider key. Settings → Data shows what the last attempt did and why it failed.
My figures look wrong	Market-priced holdings are **quantity × last price**. Check the quantity first, then the price and when it was last updated.

> Three habits worth keeping
>
> **Export a backup** after any session where you changed something that matters. **Record a snapshot** once a month so the net-worth chart is worth looking at. **Re-read your printed emergency sheet** once a year, and check it still says something true.

CofferShield · User manual · Version 1.0 Questions: **[support email]**