

Document Retention Guide

Here is a reference for how long you should keep your important documents. The guide is organized by document category and then sorted alphabetically so you can find items faster. The No/Yes column designates whether an original is necessary, the final column is the recommend retention period.

FINANCIAL DOCUMENTS

Annuity Contracts	NO	Until the annuity is paid out
Bank Statements	NO	7 years
Credit Card Statements	NO	7 years
Credit Report	NO	Until you receive a new one
Investment Account Statements	NO	7 years after last sale
Loan Agreements & Statements	NO	10 years after repayment
Retirement Plan Benefits	NO	Permanently
Social Security Statement	NO	Until you receive a new one
Stock/ Bond Certificates	NO	When sold
Student Loans	NO	10 years after repayment

PERSONAL PROPERTY DOCUMENTS

Home Improvements	NO	7 years after sale
Household Inventory	NO	Keep updated
Insurance Policies	NO	A year after replacing policy
Property Tax Assessment	NO	Until you receive a new one
Real Estate Purchases	NO	7 years after sale
Safe Deposit Box Inventory	NO	Keep updated
Vehicle Registration	YES	Until you receive a new one
Vehicle Repairs	NO	When sold
Vehicle Titles	YES	When sold
Warranties	NO	When sold or expired

ESTATE PLANNING

Cemetery Deed	YES	Permanently
Letter of Last Instruction	NO	After writing a new one
Trusts	NO	Keep updated
Wills	YES	Keep updated

PERSONAL INFORMATION & TAX DOCUMENTS

ESTATE PLANNING Continued...

Adoption Papers	YES	Permanently
Birth Certificate	YES	Permanently
Citizenship Papers	YES	Permanently
Death Certificates	YES	Permanently
Divorce Decree	YES	Permanently
Guardianship	YES	Permanently
Lawsuits	NO	Permanently
Marriage Certificates	YES	Permanently
Military Discharge	YES	Permanently
Naturalization Certification	YES	Permanently
Passport	YES	Until expiration
Power of Attorney	YES	Keep updated
Social Security Card	YES	Permanently
Tax Return & Source Documents	NO	7 years after filing

CAREER/ EDUCATION

Diplomas	NO	Permanently
Education Transcripts	NO	Permanently
Employee Benefits	NO	Change jobs
Employment Contract	NO	Change jobs
Veteran's Papers	NO	Permanently

MEDICAL

Health Records	NO	Permanently
Immunization Records	NO	Permanently
Medical Directive	NO	Keep updated