

Paper Retention Worksheet

{Document}	{When to toss}	{Where to keep originals/copies}
BANKING		
Bank-deposit slips	After you reconcile your statements	Home
Canceled checks	Generally after one year; 7 years for checks that support tax filings	Home
Certificates of deposit	After matures	Home
Check registers	After one year	Home
Check statements	After one year	Home
Credit-card statements	After one year; 7 years if needed to support tax filings	Home
Loan documents	When repay loan	Home
Loan-discharge notices	Never	Safe-deposit box
Pay stubs	When you get a new one	Home
ESTATE		
Health-care proxy	When updated	Safe-deposit box/primary-care physician, attorney, anyone named to make decisions on your behalf
Living trust	When updated	Safe-deposit box/successor trustee, attorney
Living will	When updated	Safe-deposit box/attorney, executor
Power of attorney	When updated	Safe-deposit box/designee, attorney

Will	When updated	Safe-deposit box/attorney, executor
INSURANCE		
Annually renewed insurance policies	After renewal	Home
Insurance inventory	When updated	Safe-deposit box
Permanent life (whole life, etc.)	Never	Safe-deposit box
Term life	After the term expires	Safe-deposit box
INVESTMENTS		
Brokerage statements	Hold until you sell the securities, then hold with your tax return for 7 years.	Home
Purchase confirmations and 1099s	Hold until securities are sold, then put with your tax returns.	Home
Savings bonds	When matures	Best to convert to electronic bonds at the U.S. Treasury. Otherwise, place in safe-deposit box, keeping a list of serial numbers at home.
Stock certificates	Should not be held	Transfer paper certificates to a brokerage account; consult your financial adviser.
PERSONAL		
Birth certificate	Never	Safe-deposit box
Death certificates	Never	Safe-deposit box
Marriage license	Never	Safe-deposit box
Military-discharge papers	Never	Safe-deposit box
Social Security card	Never	Safe-deposit box

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PRODUCT PURCHASES

Car title	When you sell your vehicle	Safe-deposit box
Receipts	When warranty expires; after 7 years if needed to support tax returns	Home
Warranties	When expires	Home

RETIREMENT

Employer defined-benefit plan communications	Never	Home
401(k) statements	When you get a new one	Home
Social Security statements	When you get a new one	Home

TAX

Personal state and federal tax returns and supporting documents	After 7 years	Home
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