

# WHERE'S THAT DOCUMENT?

Keeping important papers in their proper place

BY NIAMH ROWE

The word “paperwork” has become an anachronism; most legal and business documents today are created, signed and stored digitally. But there are a few actual pieces of paper—among them birth certificates, car titles, home deeds, passports and Social Security cards—that remain vitally important to keep, tend to and, on rare occasions, use. Many can be several decades old. So what is the proper way to store and secure them? And if lost, how do you replace them?

We asked financial and legal pros about the proper care and storage of official documents. In general, they say, there are three levels of document importance, each having different storage and format needs. Why not use the arrival of a new year to get your paperwork properly sorted and in order?

## THE 3 CATEGORIES

**TIER 1: Essential Life Documents**  
These require top-level care:

- Social Security card
- Passport
- Will
- Health care proxy
- Birth certificate
- Marriage certificate
- Car title
- Home deed
- Divorce papers

**TIER 2: Important References**  
These documents are stored for easy access:

- 401(k) or IRA statements
- Life insurance policies
- Tax returns (three to seven years)

**TIER 3: Quick Access**  
These documents should be carried with you:

- Driver's license
- Other state-issued ID
- Health insurance card

Suggested storage for essential life documents:

### A Fireproof Safe or Bank Safe-Deposit Box

We think of safes as hulking units with a combination lock. But any locking box that is waterproof and fireproof provides secure storage for your most important documents. “If a document was in just a normal filing cabinet on the bottom shelf, that could very well be susceptible to weather-related issues,” says Nicole Gopojan Wirick of Prosperity Wealth Strategies in Michigan. “And home safes have come a long way, in that they are lighter and easier to access.”

Make sure that family members or anyone else who would need to access the safe in an emergency has the code or knows where to find the key, suggests David Haas, founder of Cereus Financial Advisors in New Jersey. Also, hide smartly. Burglars tend to scour master bedrooms in search of valuables to steal, so put it elsewhere. And if crime in your area concerns you, go the bank safe-deposit box route. It's also a good idea to make digital backups of these documents.



Suggested storage for important references:

### Online Cloud Storage

A number of documents are important to have for reference, but you don't need to keep physical copies. For these, you should upload electronic versions to cloud storage, then shred the originals.

Cloud storage means that your files are kept on a highly secure remote computer server. By using a service such as Apple iCloud, Google Drive or Microsoft OneDrive, you can access files you have uploaded from any device—computer, tablet or phone—after you've entered in the appropriate verification info.

Files can be organized into folders. You can also give access to family members who may need access to help you in an emergency or to manage your affairs as you age.

In addition to keeping documents for which you no longer need paper copies, cloud storage is also useful for keeping backup copies of all documents. In case something happens to the paper documents, you still have access to account numbers and other information.



Suggested storage for quick-access documents:

### Your Wallet

This is for cards you need to access regularly. Another factor to consider is whether someone could use the information for identity theft. (Don't carry around your Social Security card, for example.)

## I'VE LOST AN IMPORTANT DOCUMENT. WHAT NOW?



### PASSPORT

To avoid becoming a victim of identity theft, be sure to report it lost or stolen. Call 877-487-2778 toll-free or submit a Form DS-64 online at [travel.state.gov](http://travel.state.gov). Or you can print the form from that website and mail it to the U.S. State Department. To get a replacement passport, submit a Form DS-11 in person at a passport office. If this happens when you are traveling abroad, contact the nearest U.S. embassy or consulate.



### SOCIAL SECURITY CARD

First, consider whether you need a replacement. Storing the number safely may suffice, as you rarely need the physical card. A replacement should be obtained if you're starting a new job or live in Pennsylvania, where you'll need it to apply for a Real ID. To get a new Social Security card, you'll need a birth certificate plus a driver's license or a state-issued identification card, or simply a passport. Print and fill out an application on the Social Security website ([ssa.gov](http://ssa.gov)). Then mail or take your application and original documents to your Social Security office (the website has information on locations). Replacing the card is free, so beware of service providers that attempt to charge a fee.



### WILL

Laws relating to estate planning differ across states, but in general: If your will was accidentally lost or destroyed, and not revoked, then it still represents your wishes. Upon your death, a copy of the will can be submitted to the court. However, you must have left behind clear evidence that you did not revoke it. This means evidence that it was accidentally destroyed or lost, or testimony from an impartial third party stating that you didn't plan to change it. Your heirs will also need evidence that it's a true copy, such as confirmations from the original witnesses or attorney.



### MARRIAGE CERTIFICATE

Contact your state's vital records office, which will direct you to the clerk of the county where the license was issued, or to an equivalent local office. They will inform you of the necessary documents to provide, the cost and whether the copy can be issued online, by mail or in person. Married abroad? Contact the embassy or consulate of the country where your marriage took place, and the staff will assist you in receiving a certified copy of the foreign marriage document. If you were married abroad before Nov. 9, 1989, and the wedding was witnessed by a U.S. consular officer, the State Department should also have documents on file confirming your marriage.



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### CAR TITLE

The replacement process varies by state. Check with your Department of Motor Vehicles. In some states, it can be as simple as submitting a form. In others, you may need to submit documents such as your photo identification, a vehicle registration or registration renewal notice.

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