

# Retention Guidelines

What to keep and for how long?

## ORIGINALS

## SHRED AFTER

Birth Certificate	Never Discard
Cemetery Deed	Never Discard
Real Estate Deeds	10 Yrs after Property is sold
Death Certificates	Never Discard
Diplomas	Never Discard
Guardianship Arrangements	Never Discard
Health Records	Never Discard
Immunization Records	Never Discard
Marriage Certificate	Never Discard
Medical Directive	New One Signed
Passports	It Expires
Powers of Attorney	New One Signed
Retirement Plan Benefits	Never Discard
Social Security Card	Never Discard
Vehicle Titles	Vehicle is sold
Trusts	New One Signed
Wills	New One Signed
College Financial Aid	10 Yrs after loan is repaid
Credit Report	New One Arrives
Insurance Policies/Invoices	1 Yr. after replacing policy
Social Security Statement	New One Arrives
Vehicle Registration	New One Arrives
Vehicle Repairs	Vehicle is sold
Warranties	Dispose of Items
Bank Statements	7 Years
Canceled Checks	7 Years
Credit Card Statements	7 Years
Home Purchase/Improvement	7 Years after home is sold
Tax Return/Supporting Documents	7 Years after filing date
Form 8606	7 Years after IRA is liquidated
Annuity Contracts	Annuity Paid Out
Loan Agreements	10 Years after loan is repaid
Pensions Plan Documents	Never Discard
Real Estate Purchase	7 Years after property is sold
Investment Account Statement	7 Years after last investment is sold