

How Long Records Should Be Saved..

	Type of Record	Holding Record	Places to Save
	Family Papers: Birth, marriage & death certificates, school transfers, divorce & settlement papers, military discharge, adoption papers, school transcripts & diplomas, etc.	Indefinitely.	Safe-deposit box.
	Health Records: Copies of forms showing immunizations, hospital stays, operations, medical conditions, medications, allergies & Advanced Directive.	Indefinitely. Update as necessary.	Home files. Have available for hospital emergencies in or out of town.
	Tax Records: Returns and supporting documents.	Five to seven years. (check with your accountant)	Home files.
	Property Records: Title insurance policy records, escrow & mortgages, deeds, loan agreements, photos and ID numbers of valuables, etc.	Duration of property ownership, plus several years w/ proof of loan payments.	Originals in safe-deposit box, copies at home.
	Estate Materials: Wills, trusts & burial instructions. Power of Attorney & Advanced Directive.	Indefinitely.	Originals with lawyer, copies at home & in safe-deposit box.
	Home Improvement Records: Contracts, receipts, records of costs, etc.	Until home is sold and tax liability settled.	Home files, copies in safe-deposit box.
	Bank and Savings Account Records: Registers, cancelled checks, receipts, etc.	CD's until maturity, others until tax matters are settled.	CD's and account list in safe-deposit box, ledger books & checks at home.
	Credit Account Records: List of credit cards with contact telephone numbers, records of payment, etc.	Until account balance is \$0 or until after tax deductions settled.	Home files.
	Investment Records: Cancelled checks, securities, buy and sell orders, statements and contracts for retirement plans.	Three years past sale for taxes, indefinitely for retirement.	Originals in safe-deposit box, copies at home.
	Master Lists of Assets and Liabilities: Record of financial accounts, property owned, insurance coverage, taxes, etc.	Update annually.	Home files, copies in safe-deposit box.
	Government Documents: Passport, Social Security card, etc.	Indefinitely.	Original Social Security card in safe-deposit box, copies at home, all else in safe-deposit box.
	Warranties: Contracts and proofs of purchases.	As long as you own the item.	Home files.
	Insurance Records: Policies and household inventory including photos and appraisals of valuables.	Four years after expiration of policy. Update inventory annually.	Originals at home, copies and inventory list in safe-deposit box.
	Safe-Deposit Box Inventory	Indefinitely. Update as contents change.	Home files.


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