Guidelines for How Long to Keep Your Important Papers

Document Retention

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Document Retention Guidelines • Lisa Mark, C.P.O. • The Time Butler

Document Type	**Document**	**Retain***
General	Bank Statements	4
	Cancelled Checks	AD 7
	Credit Card Account Numbers	AT 1
	Credit Card Statements	AD 7
	Education Records	P
	Emergency Letter of Instruction	P
	Employment Records	P
	Estate Documents	P
	Funeral Documents	P
	Home Appraisal	P
	Home Improvement Records	AT 10
	Home Purchase Deed	AT 10
	Home Purchase Records	AT 10
	Household Inventory	AT 0
Legal	Wills & Trusts	P
	Living Trust	AD 7
	Living Will	AD 7
	Marriage License	P
	Prenuptial Agreement	P
	Personal Property Appraisals	AT 3
	Personal Property Directives	P
	Birth Certificates	P
	Citizenship Certificates	P
	Adoption Certificates	P
	Death Certificates	P
	Divorce Agreement	P
	Contracts, Lease	AT 1
	Contracts, Rental	AT 1
	Contracts, Sales	AT 1

Investments	401k Information	AT 7
	401k Statements	AT 7
	Bond Information	AT 7
	Brokerage Statements	AT 7
	Certificates of Investment	AT 7
	IRA Contributions	AT 7
	IRA Information	AT 7
	IRA Statements	AT 7
	Mutual Fund Statements	AT 7
	Roth IRA Information	AT 7
	Roth IRA Statements	AT 7
	Savings Bonds	AT 7
	Stock Information	AT 7
	Jewelry Appraisals	AT
	Loan Agreements	AT 3
	Loan Statements	AT 3
Insurance	Auto	AT 2
	Boat	AT 2
	Disability	AT 2
	Home	AT 2
	Life	P
	Long Term Care	P
	Medical	P
Medical Information	Claims	AT 3
	EOB Statements	AT 3
	Information	AT 3
	Physician Statements	AT 3
	Proof of Insurance	P
	Power of Attorney	P

Receipts	Home Improvement Records	AT 7
	Major Purchases	AT 0
	Retirement Benefits	P
	Social Security Statements	AD 3
	Tax Returns	AT 7
	Titles, Autos	AT 0
	Trust Agreements	P
	Utility Bills	0 or 3
Warranties	Appliances	AT
	Electronics	AT
	Landscaping	P
	Structure	P
	Other	AT

***Retention Codes:**

AD: After disposal of the asset
AT: After termination
P: Retain permanently
The numbers represent years, so that AT1 means "after termination plus one year."

This is a guideline to assist in paper management. If you have questions about document retention, contact your tax provider.

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