

# Important Document Checklist: What to Keep, Store, or Shred

Start by stacking all the paper in one big pile. Check your drawers (home and work), filing cabinets, folders, boxes, glove compartments, even your safe deposit box. Then separate the papers into these five groups:

1. Originals you rarely need	Store in:	Shred after:	Give copies to:
Adoption papers	Bank safety deposit box	Never discard	Executor, lawyer
Citizenship papers	Bank safety deposit box	Never discard	Executor
Divorce decree	Bank safety deposit box	Never discard	Lawyer
Lawsuits	Bank safety deposit box	Never discard	Lawyer
Household inventory	Bank safety deposit box	Never discard	Financial advisor
Photos of possessions	Bank safety deposit box	Never discard	Financial advisor
<b>Military discharge</b>	Bank safety deposit box	Never discard	
<b>Veteran's papers</b>	Bank safety deposit box	Never discard	
2. Originals you sometimes need	Store in:	Shred after:	Give copies to:
Birth certificate	Fire and burglar resistant safe at home	Never discard	
Cemetery deed	Fire and burglar resistant safe at home	Never discard	Heir
<b>Real Estate Deeds</b>	Fire and burglar resistant safe at home	Ten years after property is sold	
Death certificates	Locked filing cabinet	Never discard	Executor
Diplomas	Fire and burglar resistant safe at home	Never discard	
Guardianship arrangements	Fire and burglar resistant safe at home	Never discard	Executor, guardian
Health records	Fire and burglar resistant safe at home	Never discard	Doctor
Immunization records	Fire and burglar resistant safe at home	Never discard	Doctor
<b>Marriage certificates</b>	Fire and burglar resistant safe at home	Never discard	Executor
<b>Medical directives</b>	Fireproof Safe and Keyfob or Cellphone	New one signed	Doctor, heir, Healthcare Surrogate
Naturalization Certification	Fire and burglar resistant safe at home	Never discard	
Passports	Fire and burglar resistant safe at home	Shred after you have replaced	
<b>Powers of attorney</b>	Fireproof Safe and Keyfob or Cellphone	New one signed	Financial Advisor, Doctor, POA
Retirement plan benefits	Fire and burglar resistant safe at home	Never discard	Financial advisor
Social Security card	Fire and burglar resistant safe at home	Never discard	
Stock/bond certificates	Fire and burglar resistant safe at home	When sold	
Vehicle titles	Fire and burglar resistant safe at home	Vehicle is sold	
<b>Trusts</b>	Fire and burglar resistant safe at home	New one signed	Financial Advisor, Executor, heir
<b>Wills</b>	Fire and burglar resistant safe at home	New one signed	Executor, heir
3. Other Documents	Store in:	Shred after:	Give copies to:
College financial aid	Locked filing cabinet	Ten years after loan is repaid	
Credit report	Fire and burglar resistant safe at home	New one arrives	Financial advisor
Document inventory (this list)	Fire and burglar resistant safe at home	You create a new list	Executor
Employee benefits	Locked filing cabinet	Change jobs	
Employment contract	Fire and burglar resistant safe at home	Change jobs	
Financial statements	Fire and burglar resistant safe at home	New ones drafted	
<b>Insurance policies/invoices</b>	Locked filing cabinet	A year after replacing policy	Financial advisor
Letter of last instructions	Fire and burglar resistant safe at home	After writing a new one	Executor
Loan statements	Locked filing cabinet	Ten years after loan is repaid	
Passwords	Fire and burglar resistant safe at home	Change password	
Property tax assessment	Locked filing cabinet	New one arrives	
Receipts (items under warranty)	Locked filing cabinet	Warranty expires	
Receipts (expensive items)	Fire and burglar resistant safe at home	Item sold or donated	
<b>Safe deposit box inventory</b>	Fire and burglar resistant safe at home	Updated	Executor
Social Security statement	Locked filing cabinet	New one arrives	Financial advisor
Transcripts	Locked filing cabinet	You complete another course	
Vehicle registration	Locked filing cabinet	New one arrives	
Vehicle repairs	Locked filing cabinet	Vehicle is sold	
Warranties	Locked filing cabinet	Dispose of item	

4. Tax Documents	Store in:	Shred after:	Give copies to:
<b>Bank statements</b>	Locked filing cabinet	Seven years	
Canceled checks	Locked filing cabinet	Seven years	
Credit card statements	Locked filing cabinet	Seven years	
Home purchase/improvement*	Locked filing cabinet	Seven years after home is sold	
Tax return/supporting documents	Locked filing cabinet	Seven years after filing date	
Form 8606	Locked filing cabinet	Seven years after IRA is liquidated	

\*deeds, surveys, title policies, blueprints, loan papers, receipts, etc.

5. Investment Documents	Store in:	Shred after:	Give copies to:
<b>Annuity contracts</b>	Locked filing cabinet	Annuity paid out	Financial advisor
Loan agreements	Locked filing cabinet	Ten years after loan is repaid	
Pension plan documents	Locked filing cabinet	Never discard	Financial advisor
Real Estate purchase/improvements	Locked filing cabinet	Seven years after property is sold	
Investment account statements	Locked filing cabinet	Seven years after last investment held in account is sold	
<b>IRA Beneficiary Designations</b>	Locked filing cabinet	Shred after new one created	Financial advisor
<b>Annuity Beneficiary Designations</b>	Locked filing cabinet	Shred after new one created	Financial advisor
<b>Life Insurance Beneficiary Designations</b>	Locked filing cabinet	Shred after new one created	Financial advisor

Keeping these records safe, where you and others can find them, can save you time and greatly increases the likelihood they will not get lost. If you need help collecting and understanding these documents, contact your financial advisor.

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