



Personal Documents and Records Retention Guide

The information below is to be used as a general guide and is not an exhaustive list of all personal documents and records or circumstances. Please contact our office with questions concerning personal documents and records retention.

One Year

- Monthly and quarterly mutual fund and IRA contribution statements

Three Years

- Credit card statements
- Utility bills
- Medical bills
- Expired insurance policies

Six Years

- Tax return supporting documents
- Tax related medical bills
- Other tax related bills
- Accident reports/claims
- Wage garnishments
- Sales receipts

Forever

- Income tax returns
- Income tax payment checks
- Audit reports
- Legal records
- Property records
- Investment trade confirmations
- Retirement and pension records

Special Circumstances

- Pay stubs (until reconciled with Form W-2)
- Credit card receipts (until verified on statement)
- Car records (until car is sold)
- Insurance policies (life of the policy)
- Mortgages/Deeds/Leases (six years beyond agreement)
- Stocks and bond records (six years beyond selling)
- Other bills (until verified on statement)