

# FINANCIAL RECORD RETENTION CHECKLIST

Documents	Name/ Address/ Phone
My Health Care POA is held by	
My General POA is held by	
My financial advisor(s) is/are	
My attorney is	
My will is located at	
My safe deposit box is #	

## Bank/Financial Accounts

Institution	Type of Account	Account Number

## Insurance Policies / Pension Plans

Type	Firm Name/ Address	Account Number
Life		
Accident		
Health		
Disability		
Business		

## Record Retention Guide

You can throw out:	Keep until:
Most cancelled checks & credit card bills over a year old	
Household account records after 1-2 years	
Information on cars, boats, appliances & electronics you no longer own	
Pay stubs after checking against your W-2 Form for the year	
Outdated insurance policies	
<b>You should keep:</b>	
List of bank & financial accounts & passwords	Update Annually
List of credit accounts with contact, payment & billing error notification addresses	Update Annually
List of contents of safe deposit box	Update when changed
Filed tax returns, with receipts & supporting documentation	6 years after filing
Copies of W-2's *after* you verify against Social Security statement	6 years after filing
Closing statements on home purchase & sale	7 years after sale
Home improvement records and their costs	7 years after sale
Purchase records & warranties on major items	Warranty expiration
Insurance records	For term of policy
Personal property inventory (list, perhaps with photos)	Update annually/add new
Brokerage & mutual fund statements	7 years after sale
Net Worth Statement	Update Annually
Health records	Permanently
Education records	Permanently
Military records	Permanently
Records for non-deductible IRA contributions	Permanently
<b>Keep permanently, in a safe deposit box or fireproof file:</b>	
Birth and marriage certificates	
Adoption, citizenship or divorce papers	
Signed, original will	
Stock and bond certificates	
Deeds and records of ownership, auto titles	

**Kelly Oakes, CPA LLC**  
**Call 513-598-6500 for your free consultation!**

