

Where Should I Keep It, and When Should I Get Rid of It?

Documents to Keep at Home	When to Get Rid of Them*
Bank deposit slips	After you reconcile your statements
Banking statements	After a calendar year; store with tax returns if they will be used to prove deductions
Brokerage, 401(k), IRA, Keogh, and other investment statements	Shred monthly and quarterly statements as new ones arrive; hold on to annual statements until you sell the investments
Credit-card bills	After you check and pay them, unless you need them to support tax filings
Employer defined-benefit plan communications	Never
Household warranties and receipts	After you no longer own the household items
Insurance policies	After you renew them
Investment purchase confirmations and 1099s	Hold until you sell the securities, then keep with your tax records for an additional seven years
Pay stubs	After you reconcile them with your W-2
Receipts	After you reconcile them with your credit-card or bank statement unless needed for a warranty
Safe-deposit box inventory	Never, but review and update annually
Savings bonds	Cash them in when they mature
Social Security statements	When you get a new statement, then shred the old one
Tax returns and supporting documents	After seven years

Documents to Keep in a Safety Deposit Box**	When to Get Rid of Them
Birth and death certificates	Never
Estate-planning documents (wills, trusts, and powers of attorney)	Never
Life-insurance policies	Never, or when a term policy has ended
Loan documents	After you sell your home, automobile, boat, or whatever the loan was for
Marriage licenses and divorce decrees	Never
Military discharge papers	Never
Social Security cards	Never
Vehicle titles	After you sell the car, boat, motorcycle, or other vehicle

*You can always drop off documents to be shredded at our Western Hills location. Please give us a call to schedule a time for drop-off, or if you have specific questions on document retention items that are not included above.

**Note the location of the box and your keys, and keep a list of what you have in it. Update the list once a year or as you add or remove documents. Keep the inventory list in your out-of-the way file cabinet. You should also keep photocopies at home of any documents you have stored in the box in case you need to refer to them.



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