VERITAS PRIVATE WEALTH MANAGEMENT of RAYMOND JAMES

DOCUMENT RETENTION GUIDELINES

Being organized is a hallmark of good financial discipline. For your review and reference we are sharing best practices for personal document retention. If you are inclined, your Client Access Digital Vault is an excellent place to store copies of important documents and records.

Important Documents	Store In	Shred After
Annuity Contract	Locked filing Cabinet	7 years after annuity paid out
Bank statement and canceled checks	Locked filing cabinet	1 year
College financial aid	Locked filing cabinet	10 years after loan repaid
Copy of Driver's License	Locked filing cabinet	After renewed
Credit card statements	Locked filing cabinet	1 year
Employment Contract	Locked filing cabinet	7 years after leaving employer
Foreign taxes paid-related records	Locked filing cabinet	10 years
Home purchase/improvement records	Locked filing cabinet	10 years after property is sold
Investment account statements	Locked filing cabinet	1 year
Letter of last instruction	Locked filing cabinet	Once updated
Loan Agreement	Locked filing cabinet	10 years after loan repaid
Pay stubs	Locked filing cabinet	1 year
Federal & state tax returns, supporting docs	Locked filing cabinet	7 years (3 years if your tax situation is uncomplicated & you don't itemize deductions)
Property tax assessment	Locked filing cabinet	Once assessment is updated
Real estate purchase/improvement records	Locked filing cabinet	10 years after property is sold
Receipts for items with warranty	Locked filing cabinet	Until warranty expires
Social Security benefits statement	Locked filing cabinet	New one arrives

Original Documents	Store In	Retention Guideline
Adoption papers	Personal Safe or bank safety deposit box	Retain Indefinitely
Birth certificate	Personal Safe or bank safety deposit box	Retain Indefinitely
Cemetery deed	Personal Safe or bank safety deposit box	Retain Indefinitely
Citizenship documentation	Personal Safe or bank safety deposit box	Retain Indefinitely
Death certificate	Personal Safe or bank safety deposit box	Retain Indefinitely
Diploma	Personal Safe or bank safety deposit box	Retain Indefinitely
Divorce decree	Personal Safe or bank safety deposit box	Retain Indefinitely
Estate planning documents	Personal Safe or locked file cabinet	Retain Indefinitely
Guardianship arrangements	Personal Safe or bank safety deposit box	Retain Indefinitely
Health/immunization records	Personal Safe or bank safety deposit box	Retain Indefinitely
Household inventory with photos	Personal Safe or bank safety deposit box	Retain Indefinitely
Legal claims and settlements	Personal Safe or bank safety deposit box	Retain Indefinitely
Life insurance policies	Personal Safe or bank safety deposit box	Retain Indefinitely
Marriage certificate	Personal Safe or bank safety deposit box	Retain Indefinitely
Military discharge	Personal Safe or bank safety deposit box	Retain Indefinitely
Online account password list	Personal Safe or bank safety deposit box	Updated periodically
Passport	Personal Safe or bank safety deposit box	After replaced
Pension plan documents	Personal Safe or bank safety deposit box	Retain Indefinitely
Receipts for expensive items	Personal Safe or bank safety deposit box	Until sold or donated
Real estate deed	Personal Safe or bank safety deposit box	10 years after sold
Retirement plan benefits	Personal Safe or bank safety deposit box	Retain Indefinitely
Safe Deposit Box inventory	Personal Safe or bank safety deposit box	Updated periodically
Social Security card	Personal Safe or bank safety deposit box	Retain Indefinitely
Vehicle title	Personal Safe or bank safety deposit box	Until vehicle sold

FINANCIAL MODELING AND PROBABILITY ANALYSIS

LIABILITY MANAGEMENT

ASSET & PORTFOLIO MANAGEMENT

WEALTH ACCUMULATION & MANAGMEENT STRATEGIES

CONCENTRATED STOCK MANAGEMENT AND DIVERSIFICATION STRATEGIES

TRADITIONAL AND ALTERNATIVE INVESTMENTS

ESTATE PLANNING STRATEGIES

PHILANTROPIC PLANNING

RISK CONTROL AND LIQUIDITY

Visit our website veritasprivatewealth.com for useful information and resources

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