

PROTECT YOUR IDENTITY

with this Shredder-Approved Document Checklist

Use this checklist to identify which financial records and family documents you should keep and which ones you should safely dispose of in a subsequent year.

KEEP 1 YEAR OR LESS

- Credit card statements – one month for reconciliation purposes
- Household bills – one year, unless used as support for tax deductions
- Bank statements – one year
- Pay stubs – save one year's worth to check against W-2, then dispose
- Canceled personal checks – one year unless needed for taxes, warranty or insurance

If you receive credit card statements, bank statements and household bills electronically, it is recommended that you also clean out your inbox and delete them as noted above.

KEEP 3 YEARS

- Expired insurance policies

KEEP 7 YEARS

- Investment account summaries, particularly if there are gains and losses (dispose of monthly or quarterly statements once you receive your annual summary.)
- Tax returns and supporting papers

KEEP INDEFINITELY

- Trusts, deeds, auto titles and wills
- Estate planning
- Medical history details
- Social Security / pension documents

When trusts, deeds, wills and similar documents are updated, properly dispose of outdated documents.

OTHER

- Dispose of product warranties after expiration



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