

Get more peace of mind...



Many of us have important documents around the house or office that we think we might need to keep, but really aren't sure whether we need to keep them forever, or for seven years – or for how long. Nor do we think about whether our home or office is really the right place to keep these.

Below you'll find some recommendations for the disposition of some common documents.



Originals you rarely need:

Adoption papers
Citizenship papers
Divorce decree
Lawsuits
Household Inventory
Photos of Possessions
Military Discharge
Veteran's papers

Store in:

Safety deposit box
Safety deposit box
Safety deposit box
Safety deposit box
Safety deposit box
Safety deposit box
Safety deposit box
Safety deposit box

Shred after:

Never discard
Never discard
Never discard
Never discard
Never discard
Never discard
Never discard
Never discard

Give copies to:

Executor, Lawyer
Executor
Lawyer
Lawyer
Financial Advisor
Financial Advisor
Never discard
Never discard

Originals you sometimes need:

Birth certificate
Cemetery deed
Real Estate Deeds
Death certificates
Diplomas
Guardianship arrangements
Health records
Immunization records
Marriage Certificates
Medical directive
Naturalization Certification
Passports
Powers of attorney
Retirement plan benefits
Social Security card
Stock/Bond certificates
Vehicle titles
Trusts
Wills

Store in:

fire resistant safe
fire resistant safe
fire resistant safe
Locked filing cabinet
Fire resistant safe
fire resistant safe
fire resistant safe
fire resistant safe
fire resistant safe
fire resistant safe
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fire resistant safe
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fire resistant safe
fire resistant safe
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fire resistant safe

Shred after:

Never discard
Never discard
10 years after property is sold
Never discard
Never discard
Never discard
Never discard
Never discard
Never discard
New one signed
Never discard
It expires
New one signed
Never discard
Never discard
When sold
Vehicle is sold
New one signed
New one signed

Give copies to:

Heir
Executor
Executor, guardian
Doctor
Doctor
Executor
Doctor, heir
Doctor, heir
Financial Advisor
executor, heir
executor, heir

Other documents:	Store in:	Shred after:	Give copies to:
College financial aid	Locked filing cabinet	10 years after loan is repaid	
Credit report	fire resistant safe	New one arrives	Financial advisor
Document inventory	fire resistant safe	You create a new list	Executor
Employee benefits	locked filing cabinet	Change jobs	
Employment contract	fire resistant safe	Change jobs	
Financial statements	fire resistant safe	New ones drafted	
Insurance policies/invoices	locked filing cabinet	1 yr. after replacing policy	Financial advisor
Letter of last instructions	fire resistant safe	after writing new one	Executor
Loan statements	locked filing cabinet	10 yrs. after repaid	
Passwords	fire resistant safe	change password	
Property tax assessment	locked filing cabinet	new one arrives	
Receipts (items under warranty)	locked filing cabinet	warranty expires	
Receipts (expensive items)	fire resistant safe	item sold or donated	
Safe deposit box inventory	fire resistant safe	updated	Executor
Social Security statement	locked filing cabinet	new one arrives	Financial Advisor
Transcripts	locked filing cabinet	you complete another course	
Vehicle registration	locked filing cabinet	new one arrives	
Vehicle repairs	locked filing cabinet	vehicle is sold	
Warranties	locked filing cabinet	dispose of items	

Tax documents:	Store in:	Shred after:	Give copies to:
Bank Statements	locked filing cabinets	7 years	
Canceled checks	locked filing cabinets	7 years	
Credit card statements	locked filing cabinets	7 years	
Home purchase/improvement*	locked filing cabinets	7 years after home is sold	
Tax return/supporting documents	locked filing cabinets	7 years after filing date	
Form 8606	locked filing cabinets	7 years after IRA is liquidated	

*deeds, surveys, title policies, blueprints, loan papers, receipts, etc.

Investment documents:	Store in:	Shred after:	Give copies to:
Annuity contracts	locked filing cabinets	annuity paid out	Financial advisor
Loan agreements	locked filing cabinets	10 years after loan is repaid	
Pension plan documents	locked filing cabinets	Never discard	Financial advisor
Real Estate purchase	locked filing cabinets	7 years after property is sold	
Investment account statements	locked filing cabinets	7 years after last investment held in account is sold	

**from www.ricedelman.com/planning/basics/whattokeep.asp*

Keeping these records stored safely where you and others can find them, can save you time and greatly increase the likelihood that they will not get lost. If you need help collecting and understanding these documents, contact your financial advisor.

Acton

3301 Fall Creek Highway
Granbury, TX 76049
817-326-2336

Burleson

201 W. Ellison Street
Burleson, TX 76028
817-295-1186

Cleburne

104 N. Nolan River Road
Cleburne, TX 76033
817-641-9000

Granbury

500 S. Morgan Street
1343 N. Plaza Drive
Granbury, TX 76048
817-573-2265

Hurst

1842 Precinct Line Road
Hurst, TX 76054
817-656-8374



www.communitybank-tx.com

Rockwall

201 E. Kaufman
Rockwall, TX 75087
972-771-5353

Rowlett

5900 Rowlett Road
Rowlett, TX 75089
972-463-8300

South Rockwall

3060 Ridge Road
Rockwall, TX 75032
972-772-5255



More than you ever expected!