

# Document Retention List

Courtesy of LJR Financial

## Document Type

## Retention Length

Tax Returns

Six (6) years

Charitable Contributions

Keep w/applicable tax return

Credit Card Purchase Receipts

Discard after purchase appears on statement if not needed for warranties, returns, or taxes

Credit Card Statements

Discard after payment appears on statement

Employee Business Expense Reports

Keep with applicable tax returns

Health/ Life/ LTHC Policy

Until policy expires, lapses, or is replaced

Home and Property Insurance

Until policy expires, lapses, or is replaced

Medical Insurance Summary of Benefits

One (1) Year unless in dispute

Investment Sales and Purchases

Confirmation Records: Three (3) to Six (6) Years after the investment is sold - as evidence of cost

Insurance

Until there is no chance of re-instatement. Discard premium receipts when notices reflect payment

Medical Records

Permanently

Medical Expense Records

Keep w/applicable tax return if deducted

Military Papers

Permanently (may be required for Veterans benefits)

Personal Certificates:  
Birth/Death; Marriage;  
Divorce; etc.

Permanently

Retirement Acct. Statements

Three (3) to Six (6) Yrs. Keep year-end statements permanently.

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**Social Security Statements**

**One (1) Year. Replace each year when new SS records are received**

**Will**

**Permanently**

**Warranties & Receipts**

**Discard at expiration. Use judgement when discarding receipts.**

**Real Estate Documents**

**Three (3) to Six (6) Years after property has been disposed of & taxes have been paid.**

**Residential Records: Copies of Purchase Docs, Annual Mortgage Statements, Copies of Rental Leases/Receipts, Receipts for Improvements**

**Indefinitely**

Securities offered through Avantax Investment Services, Member [FINRA](#), [SIPC](#), Investment advisory services offered through Avantax Advisory Services, Insurance services offered through an Avantax affiliated insurance agency.