

## Document Retention Length Guidelines

### Keep for 1–3 Months

- Utility bills
- Sales receipts for minor purchases
- ATM and bank deposit slips

### Keep for 1 Year

- Checkbook ledgers
- Paycheck stubs
- Monthly mortgage statements
- Expired insurance records

### Keep for 7 Years

- Bank statements
- W-2 and 1099 forms
- Receipts for tax purposes
- Cancelled checks
- Disability records
- Unemployment income stubs
- Medical bills/claims

### Keep Indefinitely

- Annual tax returns
- Deeds, mortgages, and bills of sale
- Year-end statements for investments
- Legal documents (birth certificates, marriage license, divorce papers, passports, etc.)
- Home improvement documentation and receipts
- Receipts for major purchases—for warranty and insurance purposes
- Wills
- Living wills
- Power of attorney designation
- Medical and burial instructions
- Beneficiary directions
- Real estate certificates
- Automobile titles
- Current insurance policies
- Medical records
- Education records
- Pension plan records
- Retirement plan records

### Shred/Trash

- Paycheck stubs after reconciling with W-2 form
- Expired warranties
- Coupons after expiration date

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