



Miscellaneous Important Documents (Part 2)				
Insurance	Annuities			Permanently
	Life Insurance			While in-force
	Accidental death			While in-force
	Health/medical insurance			While in-force
	Medicare supplement insurance			While in-force
	Long-term care insurance			While in-force
	Disability insurance			While in-force
	Credit/credit card insurance			While in-force
	Mortgage insurance			While in-force
	Travel insurance			While in-force
	Homeowners/renters insurance			While in-force
	Auto/boat insurance			While in-force
	Liability insurance			While in-force
<p>Note: If someone was injured in your home, by your car, or on your boat, keep the police accident report and the applicable insurance policies for at least 7 years after the accident, even if the policy is no longer in force. The actual length of time you should keep these papers depends on the laws of the state in which the accident occurred. Check with your attorney.</p>				
Investments	Deadlines, important dates for CD investments, stock options, loans			Permanently
	Personal financial statement			Permanently
	Bank/trust account information			Permanently
	Stock, bonds, mutual funds, money market funds, stock option information			6 years after you sell if you had a gain. If you had a loss, 6 years after it was last claimed it on your taxes.
Taxes	Federal, state, local income tax returns and documents to prove earnings and other income and to support deductions			Permanently, in case of audit
	Federal, state, local gift tax and/or estate tax returns and supporting documents			Permanently, in case of audit
	IRS Form 8606, nondeductible IRA contributions			Permanently





Retirement	W-2s/Social Security earnings records			Permanently
	Retirement income information (pension/profit-sharing plans, deferred compensation, rent and royalties, individual retirement plans, IRAs, Keoghs, 401(k) plans, 403(b) plans, annuity and social security)			Permanently
	Retirement plan certificates			Permanently
	Other benefits from prior employers			Permanently
	Survivor benefits			Permanently
Business	Employment contracts, buy-sell agreements, partnership agreements, other business agreements and			7 years after sold
Final Arrangements	Durable power of attorney for property			Permanently
	Durable power of attorney for health care			Permanently
	Consent for emergency medical treatment			Permanently
	Trust agreement			Permanently
	Living will			Permanently
	Wills/codicils**			Permanently
	Organ/body donor certification			Permanently
	Letters of instruction			Permanently
	Funeral/burial instructions			Permanently
	Cemetery plot deed/related papers			Permanently
	People/organizations to notify			Permanently
	Death certificates			Permanently

* If you had a dispute about a bill, keep the bill, your receipt and/or check, and all other related papers for 7 years.

** Do NOT make notes on the original copy of your will; doing so may make parts or all of it invalid.



