

INDIVIDUAL RECORDS RETENTION	
RECORD	HOLDING PERIOD
1099s	7 years
Annual reports - retirement plans & IRAs	Permanent
Cancelled checks (unless supporting permanent re	7 years - permanent
Charitable contribution documents	7 years
Credit card statements	7 years
Dividend reinvestment records	7 yrs after disposition
Divorce documents	Permanent
Estate planning documents	Permanent
Gift Tax Returns	Permanent
Home improvement records/receipts	7 yrs after disposition
Income Tax Returns	7 years
Insurance policies	3 yrs after policy ends
Investment transaction records	7 yrs after disposition
Loans	7 yrs after payoff
Mutual fund annual statements	7 yrs after disposition
Real estate purchase documents	Permanent
Receipts/records re tax returns	7 years
W-2s	7 years
Year-end brokerage statements	7 yrs after disposition