

# > Shred Day Checklist

KNOW WHAT TO KEEP, SHRED & STORE



## What to Keep & For How Long

Document Type	Keep For:
Tax Returns & Supporting Documents	7 Years
Mortgage Closing Documents	Keep Deed, Mortgage/Deed of Trust, Promissory Note & Closing Disclosure indefinitely
Purchase Contract & Seller Disclosure	2-3 years or longer if concerns exist
Home Warranty Info	Until warranty expires
Home Inspection Report	2-3 years
Home Improvement Receipts	As long as you own the home
Insurance Policies	As long as item is insured
Receipts for Large Purchases	As long as you own the item
Brokerage/Bank Statements	Until reconciled

## Bonus Tips

- ✓ Shred anything with your name, address, birthdate, or account info.
- ✓ If in doubt, better to keep or ask us before shredding.
- ✓ Invite a friend – Shred Day is open to the community!

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## What to Store Safely & Never Shred

These should be stored in a fireproof safe or secure location.  
Make sure your family or executor knows where they are.

- |  |  |
|--|--|
| <input type="checkbox"/> Birth Certificates        | <input type="checkbox"/> Wills & Estate Planning Documents |
| <input type="checkbox"/> Marriage Certificates     | <input type="checkbox"/> Advance Healthcare Directives     |
| <input type="checkbox"/> Divorce Decrees           | <input type="checkbox"/> Social Security Cards             |
| <input type="checkbox"/> Military Discharge Papers | <input type="checkbox"/> Legal Name Change Documents       |
|  | <input type="checkbox"/> Original Property Deeds           |

Tip: You can file certain documents with the Office of Vital Records or County Recorder for easy access to certified copies.

## What to Shred

Bring these to Shred Day to protect your identity and reduce clutter:

- |  |   |
|--|---|
| <input type="checkbox"/> Bank & Credit Card Statements                         | <input type="checkbox"/> Junk Mail with personal info                                 |
| <input type="checkbox"/> Pay Stubs (after year-end reconciliation)             | <input type="checkbox"/> Expired Insurance Policies                                   |
| <input type="checkbox"/> Medical Bills (after payment unless needed for taxes) | <input type="checkbox"/> Outdated ID Cards or Licenses                                |
| <input type="checkbox"/> Utility Bills (older than 1 year)                     | <input type="checkbox"/> Old Financial records not<br>needed for tax or legal reasons |
| <input type="checkbox"/> Pre-approved Credit Card offers                       |   |
| <input type="checkbox"/> Old Tax Documents<br>(older than 7 years)             |   |

### Questions about what to shred or keep?

Call us at (605) 271-6023 or stop by our office at 612 E Tan Tara Circle, Sioux Falls, SD 57108. Let's keep your information safe and your space clutter-free.