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# YOUR PERSONAL DOCUMENT ORGANIZER

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SENIOR SOLUTIONS OF AMERICA, INC.

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# ORGANIZING YOUR PERSONAL

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Financial experts recommend that you keep your personal documents in 2 places. They are:

**A. Your SAFE DEPOSIT BOX.** As a general rule, keep any item in your safe deposit box if:

1. it must be used to prove ownership in case of an insurance loss;
2. it must be used to claim a future benefit, such as a pension;
3. it is small and valuable; or
4. it is difficult to replace.

You don't need to keep your insurance policies in your safe deposit box. Instead, if you keep just a description of them there, you can keep your policies in your home file where they are handy. Then, if they are lost or destroyed, you'll have everything your insurance companies will need to replace your policies quickly.

Check your homeowner's or renter's insurance policy to see if your valuables or negotiable bearer bonds are covered if you keep them in your safe deposit box. If they aren't, ask your bank if their insurance covers everything in your box at full market value. If not, we recommend that you add supplemental coverage to your own policy. And, if you do keep valuables in a safe deposit box, keep the receipts and appraisals for them in your home file.

Finally, be sure to check with your bank about any state laws which may limit access to your safe deposit box. For example, some states, for estate tax purposes, seal the box after the owner's death. Under what conditions can your heirs open your box? How long must they wait? Do you have a co-owner or co-signer for your safe deposit box?

**B. Your HOME FILE.** Most experts recommend that you keep your records in file folders in a fire resistant metal file cabinet, box or safe in a fire resistant location in your home. But if that isn't possible, you can also keep your records in a cardboard storage box in your closet. (A wide variety of sturdy cardboard file storage boxes are available at office supply stores.) For your convenience, you may also wish to keep in your home file photocopies of some of the more important documents in your safe deposit box.

We recommend that you arrange your home file into the following 15 categories. (Many people find it convenient to set up 2 file folders for each category, one for the current year and the other for older records.)

1. **Bank Accounts** -- This file is for canceled checks, monthly statements, etc., for all active accounts at banks, savings and loans, and credit unions.
2. **Cars and Boats** -- Keep purchase, maintenance and repair records, loan papers or lease agreements, and warranty information here, for as long as you own or lease each item.
3. **Charities** -- Keep records about gifts or donations to charities, as well as canceled checks, receipts, etc., for the current year in this file.
4. **Credit and Loans** -- This should include all documents related to your current credit cards, and other personal or installment loans. It should also include statements and receipts for your credit card purchases.
5. **Employment** -- All of your current year payroll check stubs should be kept here, along with records of current year expenses which are related to your job but which have not been reimbursed by your employer. This file should also include employee handbooks or other information which describe your employee or union benefit plans.
6. **Home** -- If you own your home, keep your title insurance policy, appraisal, property survey and tax assessments in this file. If you rent your home or an apartment, keep your current rental or lease agreement here.
7. **Insurance Claims** -- Keep all records about insurance claims which you will file or have filed with your insurance company, and documents about claims for which you have received payment during the current year.
8. **Insurance Policies** -- In this file, keep all insurance policies, except annuities. Keep your annuity policies and a detailed description of all other insurance policies in your safe deposit box.
9. **Investments** -- All records, receipts, purchase and sale orders and confirmations, account statements, prospectuses, etc., should be kept in this file.

10. **Legal Documents** -- Keep the original copy of each of these documents in this file:

- Durable Powers of Attorney for Property
- Durable Power of Attorney for Health Care (sometimes called a health care proxy or health care surrogate)
- Consent for Emergency Medical Treatment
- Trust Agreements
- Living Wills (also give original copies to your attorney and doctor)
- Organ or Body Donor's Certification
- Letters of Instruction

11. **Receipts for Valuables** -- If you keep any valuables in your safe deposit box, the receipts and appraisals for those items should be kept in this file.
12. **Retirement Plans** -- General information about your employee pension or profit-sharing plans, or personal retirement plans such as IRAs, Keoghs, 401(k)s, 403(b)s, annuities, etc., should be kept here. However, all certificates or other documents which describe the actual benefits to which you are entitled should be kept in your safe deposit box.
13. **Taxes** -- This file should be used to accumulate information about, or documents for, your federal, state or local income taxes, gift taxes, and/or estate taxes which have not been described in other categories. When preparing your tax returns each year, tax information which you have in other files should be moved into this one. Finally, keep your older tax returns in this file, including all of the documents needed to support your tax deductions, until 7 years after the date on which you filed the return.
14. **Warranties, Guarantees and Manuals** -- For your appliances and other household and yard equipment, use this file to keep warranties and guarantees (until they expire), and all manuals, maintenance and repair records.
15. **Miscellaneous** -- Use this file for anything else you wish to keep at home, including photocopies of important documents that you keep in your safe deposit box.

Three questions must be answered when working with your personal documents:

1. Which documents do I have to keep?
2. How long do I have to keep each document?
3. Where is it best to keep each document?

The **Master Document Locator** on pages 4 through 10 answers these questions for you and gives you space to fill in the locations of your own personal documents. We recommend that you use a pencil so that you can easily make changes as they occur.

Item	Keep Original How Long?	Recommended Location	Where We Keep Ours
<b>GENERAL:</b>			
Safe Deposit Box Inventory . . . . .	Permanently . . . . .	Organizer . . . . .	_____
Professional Advisors . . . . .	Permanently . . . . .	Organizer . . . . .	_____
Doctors, Dentists, Hospitals and Drug Stores . . . . .	Permanently . . . . .	Organizer . . . . .	_____
General Household Information . . . . .	Permanently . . . . .	Organizer . . . . .	_____
Critical Computer User IDs and Passwords . . . . .	Permanently . . . . .	Safe Deposit Box . . . . .	_____
<b>PERSONAL and FAMILY:</b>			
Marriage Certificate . . . . .	Permanently . . . . .	Safe Deposit Box . . . . .	_____
Pre-Nuptial Agreement . . . . .	Permanently . . . . .	1 - Safe Deposit Box 1 - Your Attorney . . . . .	_____
Divorce and Separation Papers . . . . .	Permanently . . . . .	1 - Safe Deposit Box 1 - Your Attorney . . . . .	_____
Birth Certificates and Adoption Papers . . . . .	Permanently . . . . .	Safe Deposit Box . . . . .	_____
Religious Papers and Certificates . . . . .	Permanently . . . . .	Safe Deposit Box . . . . .	_____
Guardianship, Custody Agreements and Papers . . . . .	Permanently . . . . .	Safe Deposit Box . . . . .	_____
Court Decrees . . . . .	Permanently . . . . .	Safe Deposit Box . . . . .	_____
Naturalization and Citizenship Papers . . . . .	Permanently . . . . .	Safe Deposit Box . . . . .	_____
Passports and Visas . . . . .	Permanently . . . . .	Safe Deposit Box . . . . .	_____
Personal History . . . . .	Permanently . . . . .	Organizer . . . . .	_____
Medical History and Prescription Drug Record . . . . .	Permanently . . . . .	Organizer . . . . .	_____
Military Records and Discharge Papers . . . . .	Permanently . . . . .	Safe Deposit Box . . . . .	_____
Education Records . . . . .	Permanently . . . . .	Safe Deposit Box . . . . .	_____
Employment Records . . . . .	Permanently . . . . .	Organizer . . . . .	_____

Item	Keep Original How Long?	Recommended Location	Where We Keep Ours
<b>HOUSEHOLD:</b>			
Home Deed and Closing Statement . . . . .	7 Years After You Sell . . . .	Safe Deposit Box . . .	_____
Home Mortgage, Title Insurance Policy, Property Survey and Appraisals. . . . .	While You Own Your Home . . . .	Home File . . . . .	_____
Home Improvement Records and Receipts. . . . .	For each Home, for 7 Years after its Sale. . . .	Safe Deposit Box . . .	_____
Home Bill of Sale, Mortgage Release and Related Papers. . . . .	7 Years. . . . .	Safe Deposit Box . . .	_____
Property Tax Assessments. . . . .	7 Years . . . . .	Home File . . . . .	_____
Household Inventory, Receipts, Photographs, Video Tapes and Other Records. . . . .	Permanently . . . . .	Safe Deposit Box . . .	_____
Auto, Boat, Plane, Other Vehicle Ownership Papers and Titles. . . . .	While You Own . . . . .	Safe Deposit Box . . .	_____
Auto, Boat, Plane, Other Vehicle Sales Contracts, Receipts, Maintenance Records, License Information and Lease Agreements . . . . .	While You Own . . . . .	Home File . . . . .	_____
<b>Appliances and Home Equipment -- Receipts:</b>			
If Permanently Installed . . . . .	Permanently . . . . .	Safe Deposit Box . . .	_____
If NOT Permanently Installed. . . . .	While You Own . . . . .	Safe Deposit Box . . .	_____
<b>Appliances and Home Equipment -- Manuals, Warranties and Maintenance Records. . . . .</b>			
	While You Own . . . . .	Home File. . . . .	_____
<b>Personal Property, Artwork and Valuables:</b>			
Receipts and Appraisals . . . . .	While You Own . . . . .	Safe Deposit Box*. . .	_____
Home and Apartment Lease Agreements. . . . .	While Leasing or Renting . . . .	Home File . . . . .	_____

\*If you keep a valuable item in your Safe Deposit Box, keep the receipt and/or appraisal for it in your home file.

# MASTER DOCUMENT LOCATOR (continued)

Item	Keep Original How Long?	Recommended Location	Where We Keep Ours
<b>HOUSEHOLD FINANCES:</b>			
Checking Account Statements . . . . .	1 Year . . . . .	Home File . . . . .	_____
Checkbook Records. . . . .	7 Years. . . . .	Home File . . . . .	_____
Checks: if NOT Tax Deductible . . . . .	2* Years . . . . .	Home File . . . . .	_____
if Tax Deductible . . . . .	7 Years. . . . .	Home File . . . . .	_____
<b>Credit Cards and Charge Accounts:</b>			
Statements. . . . .	2* Years . . . . .	Home File . . . . .	_____
<b>Receipts:</b>			
if NOT Tax Deductible . . . . .	2* Years . . . . .	Home File . . . . .	_____
if Tax Deductible . . . . .	7 Years. . . . .	Home File . . . . .	_____
<b>Paid Bills and Cash Receipts:</b>			
if NOT Tax Deductible. . . . .	2* Years. . . . .	Home File . . . . .	_____
if Tax Deductible . . . . .	7 Years. . . . .	Home File . . . . .	_____
Rent Receipts. . . . .	2 Years. . . . .	Home File . . . . .	_____
Other Receipts, such as Groceries . . . . .	DO NOT KEEP . . . . .	Discard Immediately	
Salary and Wage Statements. . . . .	Until Compared at the End of the Year with Your W-2 . . . . .	Home File . . . . .	_____

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

Item	Keep Original How Long?	Recommended Location	Where We Keep Ours
INSURANCE (Detailed Description) . . . . .	Permanently . . . . .	Safe Deposit Box . . .	_____
Annuities. . . . .	Permanently . . . . .	Safe Deposit Box . . .	_____
Life Insurance . . . . .	While In Force . . . . .	Home File . . . . .	_____
Accidental Death Insurance. . . . .	While In Force . . . . .	Home File . . . . .	_____
Health and Medical Insurance. . . . .	While In Force . . . . .	Home File . . . . .	_____
Medicare Supplement Insurance. . . . .	While In Force . . . . .	Home File . . . . .	_____
Long-Term Care Insurance . . . . .	While In Force . . . . .	Home File . . . . .	_____
Disability Insurance . . . . .	While In Force . . . . .	Home File . . . . .	_____
Credit and Credit Card Insurance. . . . .	While In Force . . . . .	Home File . . . . .	_____
Mortgage Insurance. . . . .	While In Force . . . . .	Home File . . . . .	_____
Travel Insurance. . . . .	While In Force . . . . .	Home File . . . . .	_____
Homeowners or Renters Insurance . . . . .	While In Force*. . . . .	Home File . . . . .	_____
Auto and Boat Insurance. . . . .	While In Force*. . . . .	Home File . . . . .	_____
Liability Insurance . . . . .	While In Force*. . . . .	Home File . . . . .	_____

\*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 policies are 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.

Item	Keep Original How Long?	Recommended Location	Where We Keep Ours
<b>INVESTMENTS:</b>			
Deadlines, Important Dates for CDs, Investments, Stock Options and Loans . . . . .	Permanently. . . . .	Organizer . . . . .	_____
Personal Financial Statement . . . . .	Permanently. . . . .	Organizer . . . . .	_____
Bank and Trust Account Information . . . . .	Permanently. . . . .	Organizer . . . . .	_____
Bank Statements. . . . .	7 Years. . . . .	Home File . . . . .	_____
CDs. . . . .	While You Own . . . . .	Safe Deposit Box . . . . .	_____
Stocks, Bonds, Mutual Funds, Money Market Funds and Stock Options: Information . . . . .	While You Own . . . . .	Organizer . . . . .	_____
Certificates and Options. . . . .	While You Own . . . . .	Safe Deposit Box . . . . .	_____
Transaction Statements, Trade Confirmations, Dividend Reinvestments, Year-End Account Statements and 1099s. . . . .	7 Years After You Sell. . . . .	Home File . . . . .	_____
Other Investments, Information. . . . .	While You Own. . . . .	Organizer . . . . .	_____
Other Investments, Ownership Documents . . . . .	While You Own. . . . .	Safe Deposit Box . . . . .	_____
. . . . . 7 Years After You Sell. . . . .		Home File . . . . .	_____
Amounts We Owe, Information . . . . .	While You Owe Loan. . . . .	Organizer . . . . .	_____
Amounts We Owe, Documents. . . . .	7 Years After You Pay . . . . .	Home File . . . . .	_____
Amounts Owed To Us, Information. . . . .	While Owed to You. . . . .	Organizer . . . . .	_____
Amounts Owed To Us, Documents, including Tenant Lease and Rental Agreements. . . . .	While Owed to You. . . . .	Safe Deposit Box . . . . .	_____
. . . . . 7 Years After Paid . . . . .		Home File . . . . .	_____
Copyrights, Patents and Trademarks, License Agreements and Related Documents . . . . .	While You Own. . . . .	Safe Deposit Box . . . . .	_____

# MASTER DOCUMENT LOCATOR (continued)

Item	Keep Original How Long?	Recommended Location	Where We Keep Ours
<b>TAXES:</b>			
Federal, State and Local Income Tax Returns and Documents to prove earnings and other income and to Support Deductions . . . . .	7 Years. . . . .	Home File . . . . .	_____
Federal, State and Local Gift Tax and/or Estate Tax Returns and supporting documents. . . . .	7 Years. . . . .	Home File . . . . .	_____
IRS Form 8606, Non-Deductible IRA Contributions . . . . .	Permanently. . . . .	Safe Deposit Box . . .	_____
IRS Form 8582, Passive Activity Loss Limitations (Rental Property Losses). . . . .	7 Years After You Sell. . . . .	Home File . . . . .	_____
<b>RETIREMENT:</b>			
W-2s and Social Security Earnings Records . . . . .	Permanently . . . . .	Safe Deposit Box . . .	_____
Social Security Cards . . . . .	Permanently . . . . .	Safe Deposit Box . . .	_____
Retirement Income Information (Pension and Profit-Sharing Plans, Deferred Compensation, Rents and Royalties, Individual Retirement Plans, IRAs, Keoghs, 401(k) Plans, 403(b) Plans, Annuities and Social Security). . . . .	Permanently. . . . .	Organizer. . . . .	_____
Retirement Plan Certificates . . . . .	Permanently . . . . .	Safe Deposit Box . . .	_____
Other Benefits from Prior Employers. . . . .	Permanently. . . . .	Home File . . . . .	_____
Survivor's Benefits . . . . .	Permanently . . . . .	Safe Deposit Box . . .	_____
<b>BUSINESS:</b>			
Employment Contracts, Buy-Sell Agreements, Partnership Agreements, Other Business Agreements and Documentation . . . . .	7 Years After You Sell. . . . .	Home File . . . . .	_____

Item	Keep Original How Long?	Recommended Location	Where We Keep Ours	
			His	Hers
FINAL PLANS:				
Durable Powers of Attorney for Property . . . . .	Permanently . . . . .	Home File* . . . . .	_____	_____
Durable Powers of Attorney for Health Care . . . . .	Permanently . . . . .	Home File* . . . . .	_____	_____
Consent for Emergency Medical Treatment. . . . .	Permanently . . . . .	Home File* . . . . .	_____	_____
Trust Agreements. . . . .	Permanently . . . . .	1 - Safe Deposit Box 1 - Your Attorney 1 - Home File* . . . . .	_____	_____
Living Will . . . . .	Permanently . . . . .	1 - Your Attorney 1 - Your Doctor 1 - Home File . . . . .	_____	_____
Wills and Codicils** . . . . .	Permanently . . . . .	1 - Safe Deposit Box 1 - Your Attorney 1 - Home File* . . . . .	_____	_____
Organ or Body Donor's Certification. . . . .	Permanently . . . . .	Home File* . . . . .	_____	_____
Letters of Instruction. . . . .	Permanently . . . . .	Home File* . . . . .	_____	_____
Funeral and Burial Instructions. . . . .	Permanently . . . . .	Organizer* . . . . .	_____	_____
Cemetery Plot Deed and Related Papers. . . . .	Permanently . . . . .	Safe Deposit Box . . . . .	_____	_____
People and Organizations to Notify. . . . .	Permanently . . . . .	Organizer* . . . . .	_____	_____
Death Certificates . . . . .	Permanently . . . . .	Safe Deposit Box . . . . .	_____	_____

\*Keep a copy in your safe deposit box and give another copy to your attorney, or other trusted advisor, or family member.  
 \*\*Do NOT make notes on the original copy of your will; doing so may make parts or all of it invalid.



