



RECOMMENDED DOCUMENTS TO RETAIN FOR YOUR RECORDS



JNBA DOCUMENTS



Below is a simple list to help you navigate and organize your documents relating to JNBA:

- JNBA Quarterly Reports:** You should keep all quarterly reports until the end of the year. At that time, you can then retain just the 12/31 year-end report and shred the rest.
- TD Ameritrade Statements:** You should keep all monthly statements until the end of the year. We recommend retaining the 12/31 year-end report and shredding the rest.
- TD Ameritrade Trade Confirmations:** Keep all buy/sell transaction confirmations related to your taxable accounts. You do not need to keep trade confirmations from IRA accounts unless you want to.
- Tax Returns:** Our understanding is the IRS can typically audit up to the previous 6 years. We recommend you keep the last 7 years of returns. However, you can also discuss this with your tax professional.

OTHER DOCUMENTS



According to USA.gov, "Every household must work out its own records management system, but some general guidelines can help. A good system will provide an overview of what happens to property after a major life event occurs." Below is a listing of suggestions from USA.gov about how long to keep documents.

| DOCUMENT | HOW LONG TO KEEP IT |
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| Bank statements | 1 year, unless needed to support tax filings |
| Birth certificates, marriage licenses, divorce decrees, passports, education records, military service records | Forever |
| Contracts | Until updated |
| Credit card records | Until paid, unless needed to support tax filings |
| Home purchase and improvement records | As long as you own the property |
| Household inventory | Forever, updated as needed |
| Insurance, life | Forever |
| Insurance, car, home, etc. | Until you renew the policy |
| Investment statements | Shred your monthly statements; keep annual statements until you sell the investments |
| Investment certificates | Until you cash or sell the item |
| Loan documents | Until you sell the item the loan was for |
| Real estate deeds | As long as you own the property |
| Receipts for large purchases | Until you sell or discard the item |
| Service contracts and warranties | Until you sell or discard the item |
| Social Security card | Forever |
| Social Security statement | When you get your new statement online, shred the old one |
| Tax records | 7 years from the filing date |
| Vehicle titles | Until you sell or dispose of the car |
| Will | Until updated |

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