

Did you know that 59 million personal records were exposed in 43 security breaches in 2015?

Having regularly scheduled destruction is important, but what does your storage room look like at the end of the year? Don't wait for spring to roll around to destroy your confidential information in storage or a warehouse.


PLEASE JOIN



RETIREMENT PLANNING
Services Incorporated



FOR OUR SECOND ANNUAL SHREDDING PARTY!

Enjoy some delicious ice cream from  and bring your personal documents for secure shredding!

LOCATION:

The parking lot of Retirement Planning Services
8530 Veterans Hwy, Millersville, MD 21108

DATE:

Friday, April 22, 2016

TIME:

12:00 p.m.–2:00 p.m.

TYPE OF RECORD	HOW LONG TO KEEP?
COPIES OF OLD TAX RETURNS	Keep copies along with supporting documents for 7 years . The IRS has 3 years to find good-faith errors, but they have 6 years to cite you for under-reporting income.
CREDIT CARD STATEMENTS	Shred them as soon as your payment is posted UNLESS your statement contains: charitable contributions (6 years), mortgage or insurance payments (as long as you own your home), major purchases like cars, computers or expensive electronics (for home insurance and warranty records). If you use online access, statement copies are provided online
BANK STATEMENTS	Basically, the same as credit card statements. You can shred monthly bank statements as soon as you've reviewed them for accuracy. But keep copies of canceled checks related to charity, insurance and mortgage payments, or other tax-related items like checks to the IRS. If you use online access, copies of checks and statements are provided online.
BILLS	Shred after your payment is posted. However, if you take a home office deduction on your tax return, keep them for six years. Keep bills for big ticket items such as furniture, cars, expensive jewelry, and appliances for as long as you own them in case you ever have to file an insurance claim.
BROKERAGE STATEMENTS	Keep monthly statements until you receive the yearly summary. You can shred monthly statements once you're sure they match your yearly summary statement.
PAY STUBS	Keep for one year until you receive your December pay stub or W-2. You can shred the monthly stubs as soon as you've received the December stub and verified the W-2.



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