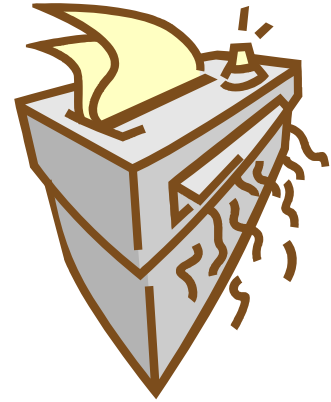


Shred – A -Thon

**Saturday, June 18th
10am – 12pm**



Protecting your identity is critical. As a service to our clients and friends we are partnering with Brinks Document Destruction to provide an opportunity for you to have old documents shredded for free.

Just stop by our office from 10:00 a.m. to noon to have your documents shredded, there are no reservations, cost, or obligation for this event. (We will be stationed with the mobile shredding truck in the parking lot.)

Please see the reverse side of this flyer for guidelines on how long to keep certain records. There is no need to remove paperclips or staples from documents. The shredder can process staples and paperclips but not the large metal clips or binders. Your items will be shredded on the spot.

*****See the reverse side for a guide on how long to keep certain documents*****

David Fontaine, CFP®

Fontaine Retirement Group, An Independent Firm

Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC
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Please note this chart¹ is intended to give you some guidelines. Please use your own best judgment on what to keep and what to shred based on your own individual circumstances.

CHART: WHAT RECORDS TO KEEP, HOW LONG TO KEEP THEM

Document	How long to keep it	Why
Tax returns and supporting documents	Seven years after the return is filed to forever.	The IRS has three years to audit your return if it suspects good-faith errors, six years if it believes you underreported your income by at least 25 percent and an unlimited time if it is investigating fraud. At a minimum, hold on to your W-2s until you begin earning Social Security since they offer the best estimate of your earnings.
Brokerage statements / investment records	Keep monthly statements for one year; you can dump them if your annual statement summarizes all activity. Keep the yearly summaries as long as you own the security, plus seven years.	You need proof of your purchases to prove capital gains and losses on your tax return.
Retirement plan statements	Keep quarterly statements for one year; dump them once you match the figures with your annual statement. Keep the annual summaries until you retire.	Records of your contributions to your Roth IRA prove that you already paid the tax on it.
Home improvement and other real estate records	Until you sell the home, plus seven years.	They establish your cost basis in the home and could help lower your capital gains tax on the property.
Credit card statements	One month	Toss once you check them for accuracy, unless they're your only record of a tax-related transaction.
Pay stubs	One year	Shred once you get your W-2 and you make sure the numbers match.
Bank statements	Keep monthly statements for one year. Keep annual statements related to your taxes for at least seven years.	They provide proof of income from interest-bearing accounts and can be a record of tax-related transactions.
Utility and phone bills	One month	Keep until you get the next statement showing that you paid, unless you need it for tax purposes.
Receipts	One month, for purchases such as groceries and restaurant meals, until you match them with your credit card or bank statement. For expensive purchases (jewelry, furniture, appliances), staple the receipt to the owner's manual and keep it as long as you own the item.	Receipts for big-ticket items are necessary to activate the warranty or replace a defective item and can prove an item's value to an insurance company.

¹ Source: <http://www.creditcards.com/credit-card-news/what-records-keep-how-long-1267.php>