The document-category retention register

Complete by hand. One row per category. The category and the reason it may be needed are printed; you fill in what the durable record is, where the paper lives now, who needs it next, and the date you checked.

This register is an organizational aid, not a legal instrument. Filling it in creates no legal authority, and it is not a court filing.

Keep account numbers, Social Security numbers, and medical details off this sheet. For digital accounts, write location pointers only, never passwords.

No duration is printed on any row. Each row names the page section that holds the rule and its authority; read that section before discarding anything.

Row 1. Final income tax return and its supporting records

Why it may be needed: the limitations period runs from the filing of each return, and supporting records stay until it expires; proof of death is kept, not attached. See the tax records section. [irs-305, irs-559]

What the durable record is

Where it lives now

Who needs it next

Date checked

The document-category retention register (continued)

Row 2. Unfiled earlier-year returns and income documents

Why it may be needed: earlier years may still need filing, and Form 4506-T can verify non-filing status and income documents. See the tax records section. [irs-final]

What the durable record is

Where it lives now

Who needs it next

Date checked

Row 3. Estate income tax records

Why it may be needed: the estate's own returns carry their own periods of limitations. See the tax records section. [irs-305]

What the durable record is

Where it lives now

Who needs it next

Date checked

The document-category retention register (continued)

Row 4. Form 706 estate tax return, closing letter or transcript, only if filed

Why it may be needed: for an estate that filed, the closing letter is issued on request and a transcript showing Transaction Code 421 substitutes for it. Leave the row blank when no Form 706 was filed. See the tax records section. [irs-706-transcripts]

What the durable record is

Where it lives now

Who needs it next

Date checked

Row 5. Court certificate of appointment

Why it may be needed: it is the proof of authority the IRS accepts for refund claims, and it stays reusable after the estate closes. See the tax records section. [irs-559]

What the durable record is

Where it lives now

Who needs it next

Date checked

The document-category retention register (continued)

Row 6. Death certificates: how many originals remain, which offices took copies

Why it may be needed: many offices accept copies, and certificates stay obtainable from the state or territory office where the death occurred. See the first pass section. [md-register, cdc-records]

What the durable record is

Where it lives now

Who needs it next

Date checked

Row 7. Will, trust, and probate filings as filed with the court

Why it may be needed: the court can hold the permanent record of the proceedings; check the court. See the first pass section. [md-register]

What the durable record is

Where it lives now

Who needs it next

Date checked

The document-category retention register (continued)

Row 8. Deed, title, and recorded property documents

Why it may be needed: the recorder keeps the recorded document and issues copies; check the county. See the first pass section. [la-recorder, sf-recorder]

What the durable record is

Where it lives now

Who needs it next

Date checked

Row 9. Date-of-death valuations and basis records

Why it may be needed: inherited basis is generally the date-of-death value, and records that affect basis must stay accurate. See the tax records section. [irs-305, irs-551]

What the durable record is

Where it lives now

Who needs it next

Date checked

The document-category retention register (continued)

Row 10. Medical records, bills, and receipts

Why it may be needed: the 50-year privacy window and the access rule govern the records, and bills support verification. Retention varies by provider and state law; no number is printed here. See the medical records section. [hhs-decedents, medicare-msn]

What the durable record is

Where it lives now

Who needs it next

Date checked

Row 11. Social Security correspondence and claim records

Why it may be needed: the name, Social Security number, and dates must stay reachable; note which offices asked for an original. See the benefits section. [ssa-dies]

What the durable record is

Where it lives now

Who needs it next

Date checked

The document-category retention register (continued)

Row 12. Insurance, pension, and VA papers

Why it may be needed: no federal retention rule is captured for this register; check with each provider and write down what they say. See the benefits section.

What the durable record is

Where it lives now

Who needs it next

Date checked

Row 13. Bank safe-deposit box inventory and the access question

Why it may be needed: access to a box after the owner's death depends on state law, so record what is in the box and who to ask. See the register notes. [fdic-safe-deposit]

What the durable record is

Where it lives now

Who needs it next

Date checked

The document-category retention register (continued)

Row 14. Digital accounts, location pointers only

Why it may be needed: write where each account's records live, and never a password on this sheet.

What the durable record is

Where it lives now

Who needs it next

Date checked

Rows you add

Category of document

Why it may be needed, and the rule behind it

What the durable record is

Where it lives now

Who needs it next

Date checked

The document-category retention register (continued)

Where originals live is a separate sheet: the in case of death binder location sheet, settledestate.com/in-case-of-death-binder/. The register answers how long each category matters; the location sheet answers where to find it.

Sources for this sheet: irs-305, irs-559, irs-final, irs-706-transcripts, irs-551, hhs-decedents, ssa-dies, md-register, la-recorder, sf-recorder, cdc-records, ftc-keep-shred, medicare-msn, fdic-safe-deposit. Full citations follow.

Filled example: Rosa M.'s register

Sample only. Rosa M. is a fictional person, and every name, business, place, and entry in this example is invented. The entries show the recording habit, not a recommendation and not legal advice.

Row 1. Final income tax return and its supporting records (example)

Why it may be needed: the limitations period runs from the filing of each return, and supporting records stay until it expires; proof of death is kept, not attached. See the tax records section. [irs-305, irs-559]

What the durable record is: the filed return copy and the IRS account transcript

Where it lives now: the blue tax folder, hall cabinet

Who needs it next: the accountant

Date checked: March 2027

Row 2. Unfiled earlier-year returns and income documents (example)

What the durable record is: W-2 and 1099 forms in the mail file; a Form 4506-T reply on file

Where it lives now: the mail file, desk drawer

Who needs it next: the accountant

Date checked: March 2027

Row 3. Estate income tax records (example)

What the durable record is: the estate return copies

Where it lives now: the blue tax folder

Who needs it next: the accountant

Date checked: March 2027

Filled example: Rosa M.'s register (continued)

Row 4. Form 706 estate tax return, closing letter or transcript (example)

What the durable record is: left blank; this estate was not required to file

Where it lives now: left blank

Who needs it next: left blank

Date checked: March 2027

Row 5. Court certificate of appointment (example)

What the durable record is: the original certificate from the court

Where it lives now: the fireproof box at Rosa M.'s home

Who needs it next: anyone filing a refund claim

Date checked: March 2027

Row 6. Death certificates (example)

What the durable record is: 6 originals remain; the bank and the motor vehicles office took copies

Where it lives now: folder 1

Who needs it next: the title company

Date checked: March 2027

Row 7. Will, trust, and probate filings (example)

What the durable record is: the court file at the Example County Register of Wills

Where it lives now: filed copies in the estate folder

Who needs it next: the personal representative

Date checked: March 2027

Filled example: Rosa M.'s register (continued)

Row 8. Deed, title, and recorded property documents (example)

What the durable record is: the recorder's archive; the original deed came back by mail

Where it lives now: the deed folder

Who needs it next: the title company when the house sells

Date checked: March 2027

Row 9. Date-of-death valuations and basis records (example)

What the durable record is: the date-of-death appraisal and the brokerage statement

Where it lives now: the estate folder

Who needs it next: the accountant and the heirs

Date checked: March 2027

Row 10. Medical records, bills, and receipts (example)

What the durable record is: the provider portal and the paper bills

Where it lives now: the medical folder

Who needs it next: the personal representative

Date checked: March 2027

Row 11. Social Security correspondence and claim records (example)

What the durable record is: the claim confirmation letter and the facts written here

Where it lives now: the benefits folder

Who needs it next: the surviving spouse

Date checked: March 2027

Filled example: Rosa M.'s register (continued)

Row 12. Insurance, pension, and VA papers (example)

What the durable record is: policy statements only; no federal rule captured for this row

Where it lives now: the insurance folder

Who needs it next: each provider, asked directly

Date checked: March 2027

Row 13. Bank safe-deposit box inventory (example)

What the durable record is: the box inventory sheet

Where it lives now: Example Bank, Main Street branch

Who needs it next: the personal representative, after asking the bank

Date checked: March 2027

Row 14. Digital accounts, location pointers only (example)

What the durable record is: location pointers in the binder; no passwords written

Where it lives now: the in case of death binder

Who needs it next: the personal representative

Date checked: March 2027

Sample only. Filling in the real register creates no legal authority. Keep account numbers, Social Security numbers, medical details, and passwords off the sheet.

Sources and official instructions

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[ftc-keep-shred] Protecting Your Personal Information: Which Documents To Keep and Which To Shred. Federal Trade Commission. June 10, 2025; checked October 17, 2026.

https://consumer.ftc.gov/consumer-alerts/2025/06/protecting-your-personal-information-which-documents-keep-which-shred

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