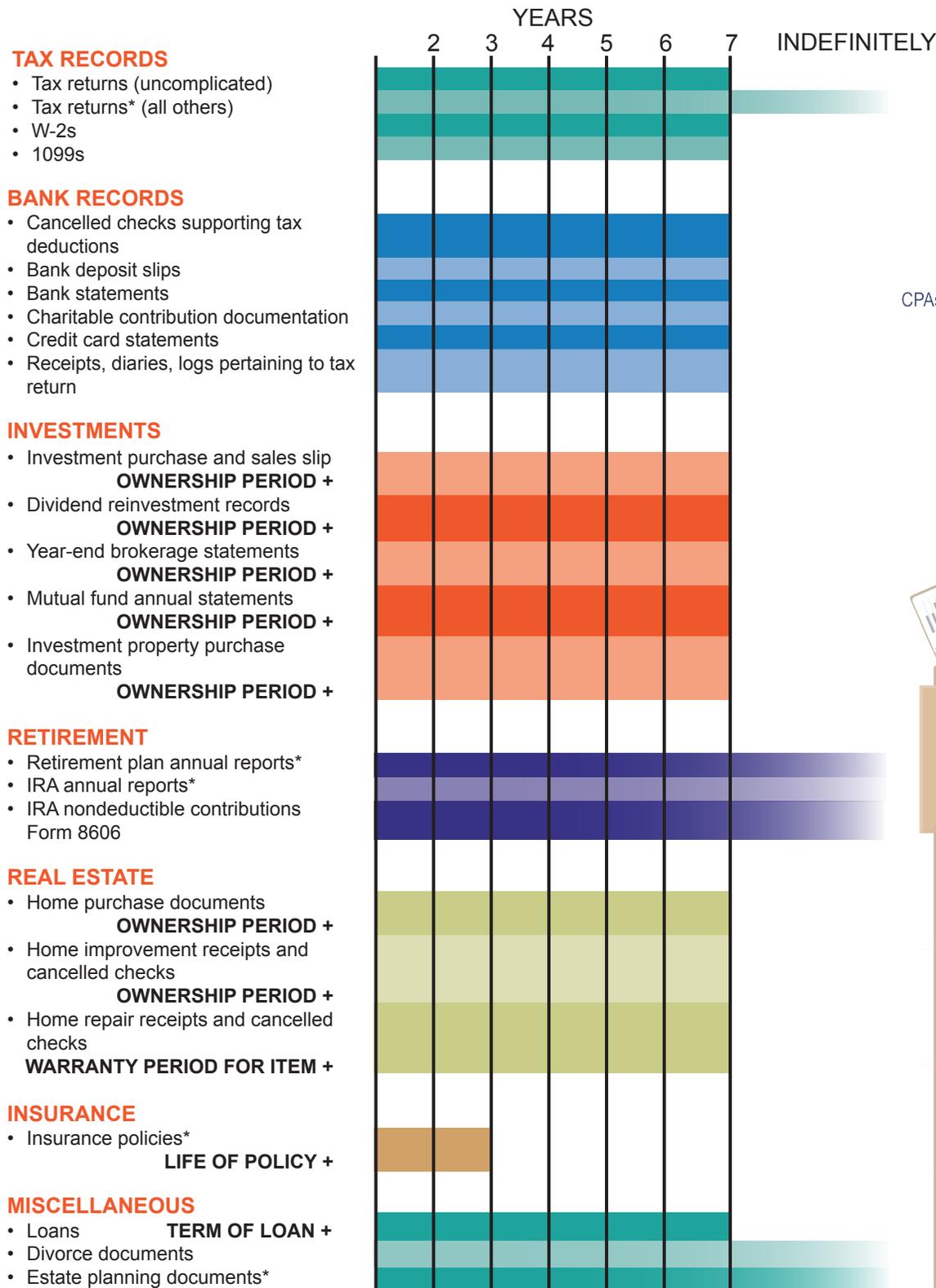


How long is long enough?

INDIVIDUAL RECORDS RETENTION CHART

How long to keep records is a combination of judgement and state as well as federal statutes of limitations. Since federal tax returns can generally be audited for up to three years after filing, and up to six years if the IRS suspects underreported income, it's wise to keep tax records at least seven years after a return is filed. Requirements for records kept electronically are the same as for paper records.

Generally, follow these recommended retention periods for various documents:



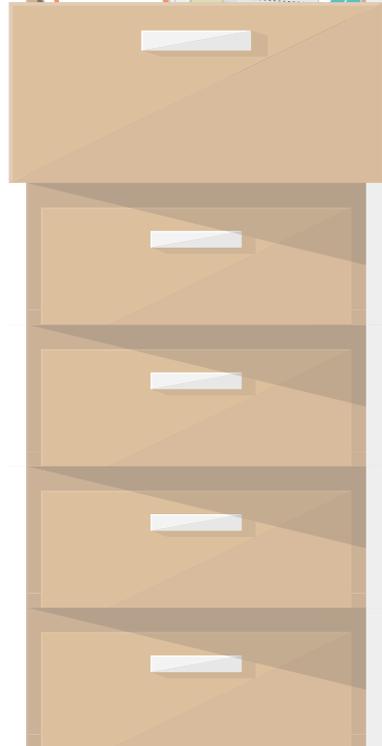
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*Check with your agent. Liability for prior years can vary.