

Beneficiary Form Checklist

Name (Please Print): _____ **Date:** _____

Advisor's Name: _____

Follow-ups should be added to the To Do list at the end of this checklist.

1. Where are copies of the beneficiary forms kept?

Can the copies be found? (Do they match what is on file with the Trustee/Custodian/plan provider? If not, request copies from the Trustee/Custodian/plan provider or request new forms.)

Do beneficiaries or the executor of the estate know where to find copies of the beneficiary forms?

2. Are the beneficiary forms current?

Do they consider any recent changes in the IRS rules? (e.g., the correct life expectancy table is being used for required distribution calculations)

Do they consider state or federal estate and tax law changes? (e.g., the SECURE Act)

Do they consider plan limitations?

Do they consider life events that could change my beneficiary elections?

- adoption
- beneficiaries to eliminate
- births – child or grandchild
- deaths
- divorces
- marriages
- special needs beneficiaries
- other life events

3. Is there a contingent beneficiary named on each beneficiary form? What would be the effect of disclaiming?

4. Is a signed beneficiary form on file with the Trustee/Custodian/plan provider for each retirement account?

5. Is there an acknowledged copy of each most recently signed beneficiary form? (In case the plan provider "loses" its copy.)

6. Does the Advisor have a copy of each most recently signed beneficiary form?

7. Can the Trustee/Custodian/plan provider locate and/or produce its copy of each most recently signed beneficiary form?

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8. When the estate plan was drafted, did it take into account the retirement assets? (Retirement assets will pass according to the beneficiary form, not the will.) _____

9. The beneficiary form should name a person, not an entity, as beneficiary unless the retirement assets are being left in whole or in part to a charity or a trust. _____

10. Who are the primary beneficiaries and what % do they inherit? (Should = 100%)

11. Who are the contingent beneficiaries and what % does each inherit? (Should = 100%)

12. Are there multiple primary or contingent beneficiaries? _____

13. If there are multiple beneficiaries, make sure each beneficiary's share is clearly stated. _____

14. If there are multiple beneficiaries, is there a need to create separate accounts for them now? _____

Follow-Up

| To do List | | Date Completed |
|------------|--|----------------|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |

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