

# Beneficiary Form Checklist

\_\_\_\_\_  
MY NAME

\_\_\_\_\_  
DATE

\_\_\_\_\_  
MY ADVISOR'S NAME

\_\_\_\_\_  
PLAN #

## 1 Where do I keep copies of my beneficiary forms?

Can I produce the copies?

Yes  No  Not Sure

Are the copies current?

Yes  No  Not Sure

Do the copies match what is on file with the custodian or plan administrator?

If not, I should request copies from the custodian or plan administrator and update my forms.

Yes  No  Not Sure

Comments:

Do my beneficiaries and/or my executor of my estate know where to find a copy of my beneficiary forms?

Yes  No  Not Sure

## 2 Are my beneficiary forms current?

Do they consider any recent changes in the IRS rules?

Yes  No  Not Sure

Do they consider recent changes in state and/or federal estate and tax laws?

(e.g., state estate taxes due at my death)

Yes  No  Not Sure

Do they consider plan limitations?

(e.g., no stretch opportunity)

Yes  No  Not Sure

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

Yes  No  Not Sure

I have experienced the following since I submitted my beneficiary forms:

- Adoption
- Beneficiaries to eliminate
- Death
- Birth: child or grandchild
- Divorce
- Marriage
- Special needs beneficiaries
- Other life events

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**3** Have I named contingent beneficiaries on my beneficiary forms?

Yes  No  Not Sure

**4** Are my signed beneficiary forms on file with the trustee/custodian/plan provider?

Yes  No  Not Sure

**5** Do I have acknowledged copies of my most recent signed beneficiary forms? (In case the plan provider “loses” its copy and you may not be able to get a copy from an employer plan.)

Yes  No  Not Sure

**6** Can my trustee/custodian/plan provider locate and/or produce its copy of my most recent signed beneficiary forms?

Yes  No  Not Sure

**7** When my estate plan was drafted, did it take into account my retirement assets?

(Retirement assets will pass according to my beneficiary form, not my will.)

Yes  No  Not Sure

**8** Does my advisor have copies of my most recent signed beneficiary forms?

Yes  No  Not Sure

**9** My beneficiary forms should name a person, not an entity, as my beneficiary unless I am leaving my retirement assets to a charity or trust.

Yes, I understand

No, I need more information

**10** What would be the effect of disclaiming?

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**11 Do my beneficiary forms allow my beneficiaries to stretch RMD payouts?**

Yes  No  Not Sure

Comments: \_\_\_\_\_

**12 Who are my primary beneficiaries and what percentage does each inherit?**  
(totals must equal 100%)

PRIMARY BENEFICIARY NAME \_\_\_\_\_ PERCENT INHERITED \_\_\_\_\_

PRIMARY BENEFICIARY NAME \_\_\_\_\_ PERCENT INHERITED \_\_\_\_\_

**13 Who are my contingent beneficiaries and what percentage does each inherit?** (totals must equal 100%)

CONTINGENT BENEFICIARY NAME \_\_\_\_\_ PERCENT INHERITED \_\_\_\_\_

CONTINGENT BENEFICIARY NAME \_\_\_\_\_ PERCENT INHERITED \_\_\_\_\_

CONTINGENT BENEFICIARY NAME \_\_\_\_\_ PERCENT INHERITED \_\_\_\_\_

CONTINGENT BENEFICIARY NAME \_\_\_\_\_ PERCENT INHERITED \_\_\_\_\_

**14 Who are my tertiary beneficiaries and what percentage does each inherit?**  
(totals must equal 100%)

CONTINGENT BENEFICIARY NAME \_\_\_\_\_ PERCENT INHERITED \_\_\_\_\_

CONTINGENT BENEFICIARY NAME \_\_\_\_\_ PERCENT INHERITED \_\_\_\_\_

CONTINGENT BENEFICIARY NAME \_\_\_\_\_ PERCENT INHERITED \_\_\_\_\_

CONTINGENT BENEFICIARY NAME \_\_\_\_\_ PERCENT INHERITED \_\_\_\_\_

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**15** For multiple beneficiaries, I have clearly stated each beneficiary's share on all of my beneficiary forms.

Yes    No    Not Sure

**16** If I have multiple beneficiaries, is there a need for me to create separate accounts for them now?    Yes    No    Not Sure

Comments:

## Follow up: My To Do List

ACTION	DATE DUE	DATE COMPLETED

\_\_\_\_\_  
MY SIGNATURE

\_\_\_\_\_  
DATE