Have you <u>updated</u> your Beneficiaries?

Beneficiary designation is something you should review to make sure it still reflects your wishes.

Answer the questions below to review the need to bring your beneficiary designations up to date:

- ☐ Have you or your beneficiaries experienced any major life events recently that may change the way you distribute your assets?

  ☐ Marriage ☐ Births/Adoptions ☐ Death

  ☐ Divorce ☐ Job Change ☐ Health Changes

- ☐ Have you named your estate as the beneficiary of your retirement accounts?
- ☐ Are you using any trusts as part of your estate plan?
- ☐ Do you participate in more than one retirement account (i.e. 401(k) and IRA)?
- ☐ Do you have any retirement accounts residing with a former employer?
- ☐ Do you have company stock in your employer's retirement plan?
- ☐ Do you have beneficiaries listed that still match your wishes?
- ☐ If you've listed a charity or other entity as a beneficiary, do you still want to support this effort?
- ☐ Do you want a person and a charity/trust, etc. to share assets in the same IRA? Do you understand the special requirements of such an arrangement?
- ☐ Do you have any strong feelings about how you want your assets used?

  ☐ Children's Education ☐ Home Purchase ☐ Care for Family Member

  ☐ Scholarship Fund ☐ Charity Donation ☐ Other

If you've checked any of the boxes above, it may be time to review your retirement accounts and beneficiary designations.