



# 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? \_\_\_\_\_



- 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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