

Your plan for leaving a financial legacy

Beneficiary review worksheet



What financial legacy do you hope to leave?

IMPORTANT: Please note that completing these worksheets will not change any existing beneficiaries. If you wish to make a change, your financial professional or attorney will help you.

Your legacy someday will be as unique and individual as you are. But to make sure your legacy truly reflects your wishes, it's important to plan ahead – and to review your assets and beneficiaries periodically. This worksheet can help.

Simply follow the instructions on the worksheet pages. Then, take this brochure to your financial professional and your local estate-planning attorney to help ensure you have the right documentation and payment options to meet your wishes for your beneficiaries. Consulting with an estate-planning attorney may be especially important if you are considering designating your estate or a trust as a beneficiary, or if you want to use a more complex designation such as “per capita at each generation.” An estate-planning attorney can help you understand the varied terminology used in drafting beneficiary designations and which terms may be appropriate for your situation.

Identifying your beneficiaries

If you have assets that allow you to designate a beneficiary, use the worksheet grid below to help organize those assets and your beneficiary preferences. Even if you have beneficiaries already assigned to certain assets, the worksheet is still helpful for a periodic review to make sure that the payment options suit the individual(s). Using the grid below, start by identifying each asset you have that has a beneficiary designation with it (such as your IRA, life insurance policy, or annuity). Then, identify each beneficiary you currently have or wish to have for each asset you've recorded. Some assets may have more than one beneficiary. If you need help, your financial professional can help you list assets that should have beneficiary designations. Once you've identified your beneficiaries for each asset, record a little bit about each of your choices. Then consider what your financial wish for each person would be.

Assets with beneficiaries	Primary beneficiary name	Primary beneficiary description	Your financial wish for them	How to leave financial legacy?
IRA	Mary (hypothetical example – not a real client)	Oldest daughter, age 32, single mom, two children: Matt, age 8; Grace, age 6	To fund her children's college educations	<input checked="" type="radio"/> Immediate access/lump sum <input type="radio"/> Stretch over 10 years for qualified funds <input type="radio"/> Limited access with trustee discretion
				<input type="radio"/> Immediate access/lump sum <input type="radio"/> Stretch over 10 years for qualified funds <input type="radio"/> Limited access with trustee discretion
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				<input type="radio"/> Immediate access/lump sum <input type="radio"/> Stretch over 10 years for qualified funds <input type="radio"/> Limited access with trustee discretion

CLARIFYING ASSETS WITHOUT BENEFICIARY DESIGNATIONS

It's possible you may own other assets which do not have any beneficiary designation. If this applies to you, list those assets below. Then, please see your estate-planning attorney for help in designating financial planning documentation for those assets.

Assets without beneficiaries	Recipient	Legacy transfer method
CD	John, only son, age 36 and single, no kids (hypothetical example – not a real client)	Through my will

Once you've recorded your beneficiaries, identify how you would like to leave your financial legacy to each of them. Then, on a scale of 1-10, record how comfortable you are that your beneficiaries will be able to handle a distribution of the kind you've specified. If you need to make adjustments to an individual, record your beneficiary replacement choice in the last column. Or, if your beneficiary is appropriate but you feel a different payment method is better, record your payment method replacement choice. Also, you may want to specify what would happen if a beneficiary dies before you do. Do you want to name contingent beneficiaries or use a designation like "per stirpes" or "per capita"? An estate-planning attorney can help you make appropriate choices for your own situation.

How comfortable do you feel?	Adjustment required?	Replacement name or payment method
<p>Mary is financially responsible and lump sum could supplement her children's college fund.</p> <p>LEAST (1) (2) (3) (4) (5) (6) (7) (8) (9) (10) MOST</p>	<p>Beneficiary <input type="radio"/> Y <input checked="" type="radio"/> N</p> <p>Payment method <input type="radio"/> Y <input checked="" type="radio"/> N</p>	No adjustments needed
<p>LEAST (1) (2) (3) (4) (5) (6) (7) (8) (9) (10) MOST</p>	<p>Beneficiary <input type="radio"/> Y <input type="radio"/> N</p> <p>Payment method <input type="radio"/> Y <input type="radio"/> N</p>	
<p>LEAST (1) (2) (3) (4) (5) (6) (7) (8) (9) (10) MOST</p>	<p>Beneficiary <input type="radio"/> Y <input type="radio"/> N</p> <p>Payment method <input type="radio"/> Y <input type="radio"/> N</p>	
<p>LEAST (1) (2) (3) (4) (5) (6) (7) (8) (9) (10) MOST</p>	<p>Beneficiary <input type="radio"/> Y <input type="radio"/> N</p> <p>Payment method <input type="radio"/> Y <input type="radio"/> N</p>	
<p>LEAST (1) (2) (3) (4) (5) (6) (7) (8) (9) (10) MOST</p>	<p>Beneficiary <input type="radio"/> Y <input type="radio"/> N</p> <p>Payment method <input type="radio"/> Y <input type="radio"/> N</p>	
<p>LEAST (1) (2) (3) (4) (5) (6) (7) (8) (9) (10) MOST</p>	<p>Beneficiary <input type="radio"/> Y <input type="radio"/> N</p> <p>Payment method <input type="radio"/> Y <input type="radio"/> N</p>	

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