A Client-Friendly Annual Beneficiary Checklist

(Use this once a year—or after any major life event)

Accounts to Review

- ☐ Life insurance policies
- ☐ Retirement accounts (IRA, 401(k), 403(b), pensions)
- ☐ Annuities
- ☐ Bank accounts with POD designations
- ☐ Brokerage accounts with TOD designations

What to Confirm

- ☐ Primary beneficiary is correct
- ☐ At least one contingent beneficiary is named
- ☐ Legal names are spelled correctly
- ☐ Addresses and contact details are current
- ☐ Designations align with your will or trust
- ☐ Trusts are properly named (including correct trust name and date)

Red Flags

- ☐ Ex-spouse still listed
- ☐ Deceased beneficiary listed
- ☐ "Per stirpes" or "by representation" not clearly defined
- ☐ No contingent beneficiary named

If any box gives you pause, it's time to update—not later, not "eventually." **NOW!**

At Atkinson Law, we listen to all our clients and protect their interests so they can receive a positive legal outcome. We'll work with you and give you the best possible recommendation for your future. To **schedule an Estate Plan Review**, contact us today by calling (410) 882-9595 or visiting our website.