

***Cornerstones* SMART CHOICES**

Check your beneficiary designations

If you're like most Americans, most – or even almost all – of your estate doesn't go through a "probate" administration. Most of the money, property, and rights that most people have don't pass according to one's will. Usually, they're transferred according to a beneficiary designation or a title registration that says who the next owner will be. But these nonprobate property transfers don't get the protections that State law provides to guard against fraud or mistakes in making or administering a will. So you need to be careful in making beneficiary designations, and you should check them regularly.

Use this form to check your beneficiary designations. Check them at least once each year. Set a regular date that you'll remember easily. We suggest setting your review along with your birthday, your wedding anniversary, the Friday or weekend after Thanksgiving (which is when many employers confirm your information for the next calendar year's health and insurance benefits), or some regularly recurring time that has meaning for you.

<i>What I own</i>	<i>Who's my beneficiary now?</i>	<i>What company would my beneficiary send a claim to?</i>	<i>What website, telephone number, or address would I use to get the right form if I want to change my beneficiary?</i>
Pension			
401(k)/403(b)/457(b)			
IRA			
Roth IRA			
529 plan			
Education Savings Account			
Employer life insurance			
Individual life insurance			
annuity contract			
brokerage account			
bank account			

This form is meant only to help you have a general awareness about beneficiary designations and some other nonprobate transfers. We based this form on law published as of July 2006. The law could change any time. We don't warrant the accuracy or completeness of any information.

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