

Ethos Capital Management

NAME:

DATE:

ADVISOR NAME:



This checklist will help you confirm that your beneficiary information is accurate and complete. Regular updates help ensure your assets are distributed according to your intentions.

1. **Beneficiary Form Documentation:**

- Where are copies of the beneficiary forms stored?
- Are they accessible, and do they match what's on file with the plan provider? If not, request updated copies or submit new forms.
- Do your beneficiaries or your estate executors know where to find these documents?

2. **Beneficiary Form Review:**

- Are your beneficiary forms up to date?
- Do they reflect recent IRS rule changes (e.g., proper life expectancy tables for required minimum distributions)?
- Do they account for changes in federal or state estate and tax laws (e.g., the SECURE Act)?

- Do they comply with any limitations specific to the plan or account?

- Have you reviewed them considering major life events that may affect your beneficiary designations?

Adoption	
Beneficiaries to remove	
Births (child or grandchild)	
Deaths	
Divorce	
Marriage	
Beneficiaries with special needs	
Other	

- 3.** Is a contingent (secondary) beneficiary named on each form? What would be the impact if the primary beneficiary disclaims the inheritance?

- 4.** Is a signed beneficiary form on file with the trustee, custodian, or plan provider for every retirement account?

- 5.** Is there an acknowledged copy of each most recently signed form retained in case the provider misplaces its copy?

- 6.** Does your financial advisor have a copy of the most recently signed beneficiary forms?

7. Can the trustee, custodian, or plan provider produce their copy of the most recently signed form upon request?

8. Was your estate plan drafted with retirement assets in mind? (Keep in mind: retirement assets are distributed based on the beneficiary form, not your will.)

9. Does the beneficiary form name a person—not an entity—unless the retirement assets are intended for a trust or other non-individual recipient?

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?

TO DO LIST		Date Completed
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		

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