
BENEFICIARY REVIEW

Beneficiary Review Checklist

Beneficiary designations override your will. This is one of the most common — and costly — places coordination breaks down.

InheritGuard Partners

Coordination. Collaboration. Continuity.

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RETIREMENT ACCOUNTS

- IRA — primary and contingent beneficiaries current
- 401(k) / 403(b) — designations reviewed
- Pension survivor elections confirmed

INSURANCE & ANNUITIES

- Life insurance beneficiaries current
- Annuity beneficiaries reviewed
- Employer-provided coverage designations checked

TRANSFER-ON-DEATH & BANK ACCOUNTS

- TOD / POD designations on brokerage accounts
- Bank account payable-on-death instructions
- Vehicle and property TOD where available

TRUST COORDINATION

- Designations reviewed against the trust strategy
- No conflicts between beneficiaries and estate documents
- Special-needs or minor beneficiaries properly structured

Next Step — Take the Estate Score™

Make sure your beneficiaries reflect your wishes. Visit ericrodriguez.co/assessment.

This checklist is provided for general educational purposes only and does not constitute legal, tax, or financial advice. InheritGuard Partners does not provide legal or tax advice. Consult qualified professionals about your specific situation.