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Are Your Beneficiaries Up to Date?

Naming beneficiaries is one of the simplest ways to make sure your assets go where you intend. Clear designations on your financial accounts help ensure your wishes are followed and spare loved ones from long, complicated legal processes.

What Happens Without Beneficiaries

Without clearly named beneficiaries, your assets will become subject to legal processes that determine how they are divided, such as:

- **Intestacy laws.** If you die with assets that have no named beneficiaries—either via the specific account or a will—state intestacy laws will be used to determine how your estate is divided among your living heirs.
- **Probate.** Probate is the legal process of validating a will and managing the distribution of assets. An estate without a will also go through probate; assets will be distributed as required by state law.

There is no guarantee that these legal processes will result in asset distribution that aligns with your wishes, which is why designating beneficiaries is so important.

Building an Estate Plan

Naming beneficiaries is an important part of building a comprehensive estate plan. You can designate primary and contingent beneficiaries on accounts such as:

- Bank accounts
- Life insurance policies
- Retirement and investment accounts
- Annuities
- Health savings accounts

You can also outline your wishes for your estate in a will. This document can state your wishes for all your assets, including your financial accounts, real estate and personal property.

Keep in mind that it is important to reconcile your individual beneficiary designations with the wishes in your will. In most cases, designations on individual accounts will override your will.

Working with a trusted financial expert can help you keep your estate plan up to date as your accounts, assets and wishes change over time. If you have any questions or would like to review your financial plan, get in touch today.

Helping clients get back to the basics of building and maintaining wealth in a tax efficient way.



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