A FREE GUIDE FROM OAKS FINANCIAL SERVICES

The Beneficiary Check-In

A five-minute check that quietly matters more than most of your estate plan.

Before you start

A beneficiary designation overrides your will. If you've changed jobs, married, divorced, or had a family change since you opened an account, there's a real chance an old name is still on file — and no one finds out until it's too late to fix.

This isn't a form to submit anywhere. It's a simple list to work through, account by account, so you know where you actually stand.

HOW TO USE THIS

- Check your latest statement or online account for each one — most show the current beneficiary directly.
- If you can't find it in five minutes, mark it ‘needs updating’ and move on. That's still useful information.
- Revisit this whenever something in your life changes.

ONE

Retirement Accounts

ACCOUNT OR POLICY	CURRENT BENEFICIARY	LAST REVIEWED	NEEDS UPDATING?
401(k) or employer retirement plan			☐
IRA or Roth IRA			☐
Annuity			☐

TWO

Everything Else

ACCOUNT OR POLICY	CURRENT BENEFICIARY	LAST REVIEWED	NEEDS UPDATING?
Life insurance policy			☐
Bank account with a payable-on-death designation			☐
Brokerage or investment account			☐
Health Savings Account (HSA)			☐

Once you've checked

If anything here is unclear, out of date, or just unknown, that's the one thing worth a call this week — not because it's urgent, but because it's easy to keep forgetting.

Outdated beneficiaries are one of the most common things we catch when we review a new client's accounts. There's no cost to ask, and no obligation.