Marloo

BENEFICIARY DESIGNATIONS REVIEW

Beneficiary review checklist

One per client. General information, not legal or tax advice. Sources are listed in the guide.

Educational information only, not tax, legal or investment advice. Rules and firm procedures change: confirm with the IRS, FINRA, the firm involved or a qualified professional before acting. Last reviewed November 2026.

Client _____ Marital status _____ Date of review _____

1. WHEN TO REVIEW

- [ ] Onboarding, for every account
- [ ] Marriage, divorce or a death in the family
- [ ] Birth, adoption or a grandchild coming of age
- [ ] New account opened or rolled over
- [ ] Trust set up or estate documents updated
- [ ] Annual review

2. WHAT TO COLLECT

- [ ] Primary and contingent beneficiaries, with the share for each
- [ ] Legal names, dates of birth, relationships, addresses
- [ ] How a deceased beneficiary's share is handled: per stirpes, per capita or neither (read the form's definition)
- [ ] Trust name, date, trustee and a copy of the trust document
- [ ] For a minor: the custodian or guardian
- [ ] Employer plan: spouse's written consent if someone else is named
- [ ] TOD or POD registration in place? Does your custodian's form offer LDPS?

3. COMMON MISTAKES

- [ ] Ex-spouse still named
- [ ] Minor named directly, custodian's requirements not checked
- [ ] Trust named without its details
- [ ] Percentages not totalling 100 in each tier
- [ ] No contingent beneficiary
- [ ] Per stirpes assumed, not checked
- [ ] Forms and estate plan disagree
- [ ] Spouse consent missing in an employer plan

4. QUESTIONS FOR THE CLIENT MEETING

- [ ] Who should receive each account, and in what shares?
- [ ] If one of them dies first, should their share go to their children?
- [ ] Any changes in marriage, children or health since the last review?
- [ ] Is any beneficiary a minor or a trust?
- [ ] Who is your estate attorney?

ACCOUNTS

ACCOUNT (LAST 4)	PRIMARY BENEFICIARY	SHARE %	CONTINGENT BENEFICIARY	SHARE %	PER STIRPES?

Marloo fills the forms you open, from the client's record. You review and submit. The full guide, with sources: marloo.com/us/guides/beneficiary-designations. See Marloo: marloo.com/us/book

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