



# Renew & Refresh

## Have you updated your beneficiaries?

### Updating Your Beneficiaries in the New Year

When it comes to our important documents, we should never think that once they are established they are permanent as it pertains to our legacy objectives. Throughout your lifetime, whether it is marriage, divorce, birth or adoption of a child, a family death or illness, these moments can alter your original intentions that were established in your estate planning documents. The New Year is a great time to reset and refresh those listed as your trusted individuals and beneficiaries. Reviewing your documents and updating your beneficiary designations will ensure that your legacy wishes are met and include those intended, and that your assets are not distributed to unintended recipients.

### During your review process, consider the following:

- Are the loved ones in your life listed on these documents still part of your overall intentions?
- Did any family member currently listed divorce or pass away after these documents were established?
- Is there someone that should be added as a beneficiary? Has your family expanded over the years with children or grandchildren?
- Do you have a special needs individual in your care that will need financial assistance if something were to happen to you?

### Some financial documents to keep in mind when doing a beneficiary review:

- Wills and Trusts
- Retirement Plans
- Investment Accounts and Bank Accounts
- Insurance Policies
- Annuity Policies

**New Year | New Beginnings | New Intentions | New Results**

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