Dan Huslin
Licensed insurance agent

COMPANION WORKSHEET · THE LATCHKEY KID'S RETIREMENT PLAN

Leave them the keys

Part 1: Beneficiary review. Log in or call each company; don't trust your memory. The form on file beats your will. Date: _____

1 Who's named on each account

Account	Company & phone	Primary (%)	Contingent (%)	Checked on	Fix?
401(k) / 403(b)					
Traditional IRA					
Roth IRA					
Annuity					
Annuity					
Life insurance					
Life insurance					
Bank (payable on death)					

2 Check each one

- ☐ Every account has a primary **and** a contingent beneficiary
- ☐ No ex-spouse is still listed (unless that's what you want)
- ☐ No minor child is named directly (use a trust or custodian; ask an attorney)
- ☐ Your estate is not named as beneficiary
- ☐ You've decided whether shares go "per stirpes" (down to grandkids)
- ☐ Your spouse has signed off if your 401(k) names someone else
- ☐ You have written confirmation of every change

Want to go through it together?
Call Dan at 619-251-3868 or visit thedhagency.com/book

General information, not legal advice. Rules for beneficiaries and estates vary by state and by plan; ask an estate attorney. © The Dark Horse Group, Inc.

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PART 2

The keys folder

One folder, paper or digital, that tells your family where everything is.

3 What goes in it

- ☐ Will (and pour-over will, if you have a trust)
- ☐ Durable financial power of attorney
- ☐ Beneficiary confirmations (from Part 1)
- ☐ Annuity contracts
- ☐ Last two years of tax returns
- ☐ Where your passwords are kept (not the passwords themselves)
- ☐ Trust documents
- ☐ Health care directive
- ☐ Life insurance policies
- ☐ Deeds and vehicle titles
- ☐ Social Security and Medicare information

4 Your accounts

Account (bank, retirement, annuity, insurance, brokerage)	Company	Phone

5 Your people

Who	Name	Phone
Executor / successor trustee		
Estate attorney		
Tax professional		
Insurance agent		
Financial advisor		

6 Where the folder is

Location: _____ Who knows: _____

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