Beneficiary Planner

Organize your beneficiary choices before making or reviewing an official designation.

Learn. Plan. Protect. Build.

A beneficiary is the person, people, trust, estate, or organization designated to receive a policy benefit. Planning your choices in advance can help you make sure your designation reflects who you want to protect and how you want the benefit handled.

Primary vs. contingent beneficiaries

A primary beneficiary is first in line to receive the benefit. A contingent beneficiary is the person or entity designated to receive the benefit if the primary beneficiary cannot.

Think about who you are protecting

- A spouse or partner
- Children or other family members
- A trust
- Your estate
- A charitable organization or other entity

Questions worth thinking about

- Are the names and contact information current?
- Do the percentages reflect how you want the benefit divided?
- Have you named contingent beneficiaries?
- Are any beneficiaries minors?
- Would a trust or estate be involved?
- Has a marriage, divorce, birth, death, or other life change affected your choices?

Review your designation

Beneficiary choices should be reviewed periodically and after major life changes. Do not rely only on a will to communicate your wishes. Beneficiary designations are generally handled through the policy or account provider's official process.

Before you make changes

Use this planner to organize your thoughts. Then confirm the insurer's or account provider's requirements before submitting an official beneficiary designation. Situations involving minors, trusts, estates, taxes, or special needs may require additional professional guidance.

Beneficiary planning worksheet

Use this page to organize your intended primary and contingent beneficiaries before completing or reviewing an official designation.

Policy / account	_____	**Company / provider**	_____
Policy / account number	_____	**Review date**	_____

Primary beneficiary plan

Name / organization	Relationship	Percentage	Notes
❖	_____	_____	
❖	_____	_____	
❖	_____	_____	
❖	_____	_____	

Primary allocation total: _____ %

Contingent beneficiary plan

Name / organization	Relationship	Percentage	Notes
❖	_____	_____	
❖	_____	_____	
❖	_____	_____	

Contingent allocation total: _____ %

My beneficiary review

☐ My primary and contingent beneficiaries are listed.
☐ Names and contact information are current.
☐ The percentages reflect my intentions.
☐ I have considered minors, trusts, estates, or other special circumstances.
☐ My choices reflect my current family and financial situation.

Notes or questions to review

_____

_____

_____

Your official beneficiary designation should be completed through the insurance company, plan administrator, or account provider.