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Estate Planning

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WHAT IF MY BENEFICIARY DIES BEFORE ME?

- 1- Will or Revocable Living Trust leaves assets to beneficiaries
- 2- IRA/life insurance – named / designated beneficiaries
- 3- Predeceased beneficiary
- 4- Sequence of beneficiaries: Spouse then adult children then grandchildren
- 5- Remote clause: siblings/nieces/nephews – charities
- 6- Last stop: intestacy heirs at law under state law – heir search
- 7- Important to review and refresh your estate plan AND your IRA/401k beneficiaries
- 8- Estate plan “per stirpes” person not living to their children; “pro rata” person not living their share to the rest of the list
- 9- Formula

To learn more or schedule a free consultation, click here to get started today:

<https://www.irinashea.com/our-process>

