

Life moves quickly.

That is why it's important to keep beneficiary designations up-to-date and accurate after every major life event in your family. Ensure your wishes are carried out by identifying your accounts with beneficiary designations, such as:

- Qualified Plans (401(k)s, 403(b)s, etc.)
- Individual retirement accounts (IRAs, Roth IRAs, SEP IRAs, SIMPLE IRAs)
- Insurance accounts (Life Insurance policies, Annuities, HSAs, Long-Term Care policies, etc.)
- Education accounts (529 plans, Coverdells, etc.)
- Transfer-on-death or payable-on-death accounts (bank accounts, CDs, etc.)
- Other employer-provided benefit programs (PSPs, DB plans, Money Purchase Plans, ESOPs, etc.)

Once you identify these accounts use the [Beneficiary Review Worksheet](#) provided by TransAmerica to determine if your beneficiary designation information is accurate and current.

Please call me at 972-702-6080 if you need to update your beneficiary information or if you have any questions about an account. I am happy to help you with any financial concern you may have.

Sincerely,

From the desk of Bill Saplicki



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[Bill@ls-ws.com](mailto:Bill@ls-ws.com)  
LS Wealth Strategies LLC  
14755 Preston Rd.  
Ste. 823  
Dallas, TX 75254  
972-702-6080

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