

Annuity Beneficiary Checklist

Review every contract | Reviewed October 2026

Annuity proceeds go where the beneficiary form says. Review each contract.

Ask, and write down the answers

- ☐ Owner: _____ Annuitant: _____ Beneficiary: _____
- ☐ I have named a contingent beneficiary.
- ☐ I know what the contract pays at death and whether an enhanced death benefit costs extra.
- ☐ I know whether my spouse can continue the contract.
- ☐ I know whether a beneficiary would face a surrender charge or a deadline.
- ☐ If the contract is in an IRA, I understand the ten-year rule.
- ☐ I asked an estate attorney how the beneficiary form and my other documents work together.

Notes

Sources: General education only. Figures from IRS, Social Security and Medicare sources, reviewed October 2026. Sources: NAIC buyer guide, 26 U.S.C. 72(s), IRS Publication 590-B, SEC Investor.gov.