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*The following is an excerpt from an article written by Philip E. Levin, Esquire distributed with permission.*

### **Beneficiary Designations**

Do you and your clients have a pension plan, 401(k), life insurance, a bank account with a pay-on-death directive, or investments in transfer-on-death (TOD) form?

When you established each of these accounts, hopefully, you designated at least one primary beneficiary of the account in the event of your death. However, you cannot use your Will to change or override the beneficiary designations of such accounts. Instead, you must change them directly with the bank, brokerage company, or custodian of the financial institution that manages the account.

Attorney Phil Levin works with clients and their advisors to develop comprehensive estate and business succession plans designated to protect, preserve, and distribute his clients' property in accordance with their life and estate planning goals. For more information contact **Twinbridge** or **Philip E. Levin, Esquire**, [www.levinlawyer.com](http://www.levinlawyer.com).

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### **THE BOTTOM LINE**



**Building your foundation  
for financial success.**

Twinbridge helps clients achieve their financial goals through a network of carefully screened managers who are experts in their fields and have dedicated research analysts to support portfolio decisions. Generally there is no fee for the initial consultation and the on-going client services:

- Evaluating your financial long-term and short-term goals,
- Helping you through the process of selecting your financial manager,
- Transitioning accounts and determining a Portfolio Review schedule,
- Reviewing your monthly statements and tracking performance,
- Attending all Portfolio Review meetings with you and your advisor,
- Partnering with you in all areas of your financial landscape.

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