



Galaria Capital MANAGEMENT

Trust. Transparency. Confidence.

Beneficiaries: An important part of *your* Financial Plan

February 2014

[Financial Topics Newsletter, 1st Quarter 2014 \(Click Here\)](#)

Dear Client:

Have you or your family gone through life-changing events such as marriage or divorce, births or deaths or a medical illness?

Have you reviewed the beneficiary designations in your accounts this year?

You may have filled out beneficiary forms years ago...But, it *is* important to periodically check your beneficiaries, on ALL of your accounts, especially after life-changing events as listed above. Furthermore, to avoid the slow, lengthy and oftentimes expensive probate route for your beneficiaries, be sure to also review your Wills and Trusts with your attorney.

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So, how do you check your beneficiaries? How do you change your beneficiaries?

It is quite simple to check and/or change your beneficiaries. With your Charles Schwab accounts, simply log into the Charles Schwab website, www.schwab.com, and click on the "Service" tab at the top of the page. Next, click on the "Account Settings" tab which is below the "Service" tab. Finally, click on the "Beneficiaries" tab which is located below the "Account Settings" tab to review all the beneficiaries on each of your personal accounts.

If you wish to edit your beneficiaries, you will need to download, complete and sign this "[IRA Beneficiary Form \(Click Here\)](#)". This form should be faxed back to Galaria Capital Management at 800.578.1562. If you have trouble viewing your beneficiaries, please call Charles Schwab at 1-800-515-2157 between the hours of 8am-7pm EST to speak with a Charles Schwab representative.

What about my accounts through work or my spouse's accounts?

To change your beneficiaries on an employer's account, you will need to contact your employer's retirement benefits department. Also, remember that you may not have access to your spouse's or other family member's personal accounts, please be sure to remind them to review their beneficiaries as well!

Access to Charles Schwab Online

As always, your account information and details are accessible 24/7 via the Charles Schwab website, www.schwab.com. If you haven't already, please be sure to take the time to create a personal "login" on the Charles Schwab website so that you are able to view your accounts. If you need assistance in creating your "login", please feel free to call 1-800-515-2157 between the hours of 8am-7pm EST to access a Charles Schwab service representative who will gladly walk you through the necessary steps.

You will need your account number(s) (listed on the documents mailed to you home by Charles Schwab), the account holder's Social Security Number and a computer (to access the Charles Schwab website). This phone call should



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AAMS,
CRPS,
C(k)P, PPC

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Accredited Asset Management
Specialist
Chartered Retirement Plans
Specialist
Certified 401(k) Professional
Pension Plan Consultant
Registered Investment Advisor



**Alzena
Saleem**
CRPS

Chartered Retirement Plans
Specialist
Registered Investment Advisor

Investment Planning

- Active Portfolio Management
- Retirement Planning
- Financial Planning & Education
- Asset Allocation Analysis

Insurance

- Annuities
- Whole Life, Term Life,
Disability
- Long-Term Care

Small Business Retirement Plans

- Design, Implementation &
Management

take approximately 10-15 minutes. If you should have any further questions, please do not hesitate to contact us directly.

-401(k), SEP-IRA, SIMPLE-IRA
-Defined Contribution Plans &
More

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