



Life Happens!

Information and Advice to Help You Plan and Prepare for What Life Has to Offer...

**GRAY EQUITY
MANAGEMENT, LLC** 

The Power of 3™: Client, CPA & Financial Advisor

July 2013

WHAT BENEFICIARIES NEED TO KNOW

What do you do when an account owner passes away?

If your loved ones have invested, saved or insured themselves to any degree, you may be named as a beneficiary to one or more of their accounts, policies or assets in the event of their deaths. While we all hope "that day" never comes, we do need to know what to do financially if and when it does.

Legally, just who is a beneficiary? IRAs, annuities, life insurance policies and qualified retirement plans such as 401(k)s and 403(b)s are set up so that the accounts, policies or assets are payable or transferrable on the death of the owner to a beneficiary, usually an individual named on a contractual document that is filled out when the account or policy is first created.

[Read the full article here.](#)

Monthly Economic Update

Gray Equity Management helps you stay in-the-know about the latest news that could impact your financial success. View recent issues of our "Monthly Economic Update" [here](#).

Our Mission:

"By integrating independent wealth management, accounting and tax planning services we give our clients a complete financial understanding that helps them keep the promises they have made to themselves and their families, both in the present and for the future."

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