

In the present case, Ms. Tkachik and Frank both claim Janet's non-testate benefits, and the simple fact is that, although she made some effort to do so, Janet did not do all of the things necessary to change the beneficiary before she died, so Frank remains the beneficiary. Ms. Tkachik sued Comerica, Standard Federal, and Frank, to stop the distribution to Frank, but the district court rendered summary judgment against her as to all three defendants. On appeal, Ms. Tkachik reargues the same theories she raised to the district court.

After carefully reviewing the record, the law, the briefs, and the arguments by counsel, we conclude that the district court's opinion correctly sets out the applicable law and correctly applies that law to the facts contained in the record. The issuance of a full written opinion by this court would serve no useful purpose. Accordingly, for the reasons stated in the district court's opinion, we **AFFIRM**.