

Beneficiary & Document Locator

STUDENT HANDOUT

Module 5 checklist for the forms, accounts, and instructions your family will need.

Important: A will does not automatically control every account. Beneficiary forms, payable-on-death designations, transfer-on-death registrations, trusts, and account titles may control who receives the money.

1. Beneficiary and Form Locator

Item to verify	Current?	Where is proof kept?	Who is listed?	Next action
Survivor Benefit Plan election (DD Form 2656)				
DFAS Arrears of Pay beneficiary				
Thrift Savings Plan (TSP) beneficiary				
SGLI / VGLI / VA Life Insurance				
IRA / 401(k) / 403(b)				
Bank POD / brokerage TOD				
Will / trust / estate documents			Executor / trustee:	
Durable financial power of attorney			Agent:	
Healthcare power of attorney / advance directive			Health care agent:	
DD214 / VA records / pre-need burial letter			Family contact:	

2. The Family Binder

- One-page account list with institution names and phone numbers.
- Copies of beneficiary confirmations, not just old forms.
- Names for attorney, tax preparer, financial advisor, VSO, and funeral home.
- Instructions for where passwords are stored, without printing passwords on this handout.

3. Review Triggers

- Marriage, divorce, remarriage, birth, adoption, or death in the family.
- Move to a new state or major change in state law.
- New diagnosis, cognitive concern, or major care need.
- At least once each year, even when nothing changed.

Facilitator guidance

No personal information should be collected in class. A complete student answer should identify which forms need verification, where the student will store proof, and which person or professional should know where the documents are located.

Sources checked for Spring 2026 delivery: DFAS SBP and Arrears of Pay beneficiary guidance; OPM/TSP beneficiary order-of-precedence guidance; VA pre-need burial eligibility guidance; VA advance directive guidance. Education only.

Do not store account passwords on this sheet. Use a secure password manager or sealed family instruction process.

VUB Financial Readiness Course