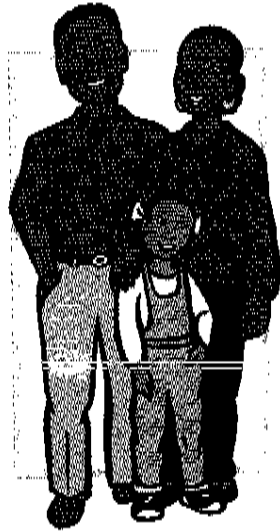


# Designation of Beneficiaries



Developed by  
the U. S. Department of Agriculture  
Animal and Plant Health Inspection Service  
and  
Food Safety and Inspection Service  
Human Resources  
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Designation of Beneficiaries can be very important, but are often forgotten. Many employees file designation of beneficiary forms and never think about it again. However, life circumstances can change, and the designations may no longer reflect the employee's intentions.

## Designation of Beneficiaries

- SF-1152, Unpaid Compensation of Deceased Civilian Employee
- SF-2808, Civil Service Retirement System  
or
- SF-3102, Federal Employees Retirement System
- SF-2823, Federal Employees Group Life Insurance
- TSP-3, Thrift Savings Plan



These are the benefits that can be designated, using these forms. The SF-1152 is used for unpaid compensation such as the final salary check, unused annual leave, unpaid travel vouchers, or other monies the agency would owe an employee who died. The SF-2808 and SF-3102 designate who receives the employee's contributions to the CSRS or FERS retirement fund when there is no survivor benefit payable to spouse or children. The SF-2823 is for life insurance. The TSP-3 is for the TSP account. There is specific language to be followed when designating a trust, and there are special considerations for designating to a minor child.

## Designation of Beneficiaries

**When there is no designation of beneficiary, payment is made in the normal order of precedence:**

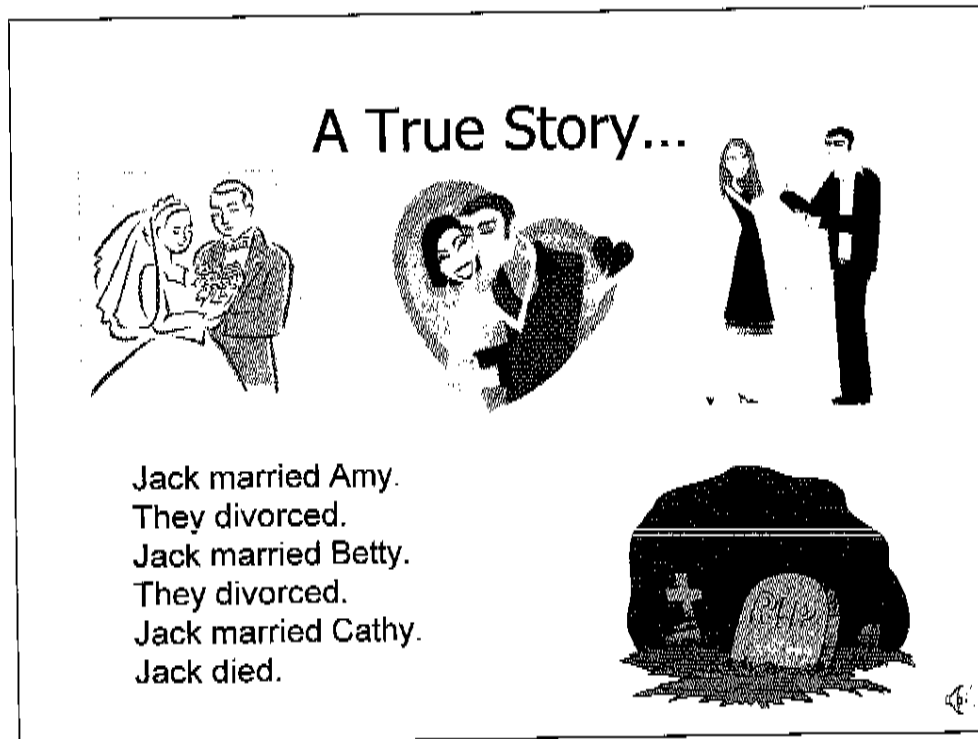
- Widow or widower
- Children
- Parents
- Appointed executor or administrator of the estate
- If none of the above, to the other next of kin entitled under the laws of the state where the deceased lived.



When there is no designation of beneficiary on file, payment is made in the normal order of precedence.

A will has no effect on payment of Federal benefits.

You should only file a designation of beneficiary form if you do NOT want to follow the normal order of precedence. Why? Listen to the following story.



This true story illustrates the importance of keeping designations current.

Jack was a Federal employee. When he was first hired, he completed all designation forms, designating his wife Amy.

Later, he was divorced, and he married Betty. He changed his life insurance designation to his new wife, but he did not change the other designations. Then he divorced Betty and married Cathy. This time he did not remember to change any of his designations.

Then Jack died. How were his benefits paid? Amy, his first wife, who he had not been married to for 25 years, received his unpaid compensation, such as his final salary and annual leave), because there was a valid designation naming her. Betty, his second wife, received his life insurance, because of the designation. Cathy, his third and final wife, received his retirement. She was entitled to a monthly survivor benefit from CSRS because she was married to him at the time of his death, and his divorce orders did not specify dividing the retirement to the ex-wives.

He didn't have a TSP account. We will always wonder if Jack intended to be so generous to his ex-wives.

## Designation of Beneficiaries

- Remember:
  - Review your designations periodically, especially as life events occur.
  - Keep copies with your important papers.
  - Valid once received by responsible office.
  - Valid until changed by employee.
  - No erasures or alterations on forms.



IF you are going to file designation of beneficiary forms, remember to review them periodically, especially as life events occur. Keep copies of these forms with your important papers. The forms are valid when they are received by the responsible office such as your human resources office, the Office of Personnel Management or the TSP Service Office. No matter how old they are or how many times you marry or divorce, the Designation of Beneficiary forms are valid until you change them. The forms must be completed with no erasures or alterations. When was the last time you updated your designations?

## Thank you for your attention!

- Contact your servicing Human Resources Benefits Specialist if you have any questions about retirement or your other Federal benefits!



Thank you for listening to this information regarding designation of beneficiaries.

Please contact your servicing Human Resources Benefits Specialist if you have any questions on this topic, or your other Federal benefits!