

*Office of Personnel Management*  
*Retirement and Insurance Group*



1920



1954



1959



1986

**Benefits Administration Letter**

*Number:* 96- 113

*Date:* December 26, 1996

SUBJECT: Availability of Revised FERS Death Benefit Application Forms,  
SF 3104 and SF 3104B

The Office of Personnel Management has revised Standard Form (SF) 3104, Application for Death Benefits/Federal Employees Retirement System. This form is used by persons applying for benefits upon the death of an employee, former employee, or retiree who was covered under the Federal Employees Retirement System (FERS). The revised edition of SF 3104, dated December 1995, is currently available and replaces the previous edition dated December 1991. Continue to use copies of the previous edition until you receive the December 1995 version.

The new version of SF 3104 includes a direct deposit election section. It should be completed by the applicant to establish annuity payments by direct deposit through Electronic Funds Transfer (EFT). As a result of Public Law 104-134, passed after the publication of the new form, everyone who becomes eligible for Federal payments on or after July 26, 1996, must be paid by direct deposit. If the applicant does not have a checking or savings account, the attached EFT Information/Certification letter must be completed certifying that they do not have a bank account and that payment should be sent by check. The form should be attached to their SF 3104. Payees whose permanent addresses for receiving payments are outside the United States cannot now be paid by direct deposit. No certification is required for these individuals. (Please refer to Benefits Administration Letter 96-104, dated July 26, 1996, for more information regarding direct deposit requirements.) The SF 3104 is currently being revised to include this new EFT information.


General information about FERS death benefits previously included on the SF 3104 has been removed from the form and a new pamphlet entitled *Applying for Death Benefits Under the Federal Employees Retirement System* (RI 90-16) has been developed to accompany the Application for Death Benefits. The pamphlet includes information on eligibility for death benefits, types of benefits payable upon the death of a federal employee, former employee or annuitant and procedures for applying for benefits. This pamphlet should be given to all individuals applying for death benefits under the Federal Employees Retirement System.

Also available, is a revised version of Standard Form (SF) 3104B, Documentation and Elections in Support of Application for Death Benefits (dated December 1995). This package is only used when a FERS employee dies in service. The SF 3104B forms must be submitted to OPM with the survivor's death benefits application (SF 3104). This package now includes important information about the IRA rollover option and a Death Benefit Payment Rollover Election Form. The previous edition of SF 3104B (dated December 1991) is not usable.

The SF 3104 and SF 3104B can be ordered from the GSA Federal Supply Service using the normal FEDSTRIP/MILSTRIP procedures. Ordering information is provided below.

<u>Form No.</u>	<u>Title of Form</u>	<u>National Stock No.</u>	<u>Estimated Cost</u>
SF 3104 100	Application for Death Benefits	7540-01-249-5573	\$4.86per
SF 3104B	Documentation and Elections in Support of Application for Death Benefits	7540-01-351-9169	Not Available

The pamphlet entitled Applying for Death Benefits Under the Federal Employees Retirement System (RI 90-16) can be ordered from an upcoming OPM printing rider. It can also be downloaded from OPM Mainstreet or accessed from OPM's webpage at [www.opm.gov](http://www.opm.gov).

  
Sidney M. Conley  
Assistant Director  
Office of Retirement Programs

Attachment

Attachment

EFT INFORMATION/CERTIFICATION LETTER - FEDERAL PAYMENT APPLICANTS

***Office of Personnel Management***  
***Retirement and Insurance Group***

Dear Applicant:

Public Law 104-134 requires all Federal payments, for which the first date of eligibility for payment is on or after July 26, 1996, to be paid by Direct Deposit through Electronic Funds Transfer (EFT) into a savings or checking account at a financial institution. The only legal exception is if you do not have a savings or checking account in any financial institution and do not establish one or have one established for you by an authorized payment agent. If you do not already have an account, and do not establish one or have one established for you, you must certify to that fact in writing. Part B on the reverse of this letter may be used for this purpose.

This same law will require all Federal payments after January 1, 1999, to be made by Direct Deposit. By signing up now, you avoid having to be contacted later to arrange for Direct Deposit. More than two-thirds of Federal retirees have Direct Deposit. They gave it a 97% approval rating in a recent survey. That's because Direct Deposit is a win-win situation all around. You avoid the bother of traveling to a bank or other financial institution to cash or deposit your check. You save travel costs and time. Both you and OPM are saved the worry that the check will be lost in the mail. Finally, you and all your fellow taxpayers save the difference in cost between Direct Deposit and payment by check (\$.33 per payment x 2.35 million Federal annuitants equals \$775,500 in savings every month).

Please complete the EFT information/certification on the reverse of this letter, and submit it with your application package. You can also elect Direct Deposit via Standard Form 1199A, Direct Deposit Sign-Up Form, which you can obtain from your financial institution. Failure to provide this information with your application may result in a delay in payment.

Thank you.

Office of Retirement Programs

*{REPRODUCE LOCALLY}*

Attachment, reverse

Applicant's Name \_\_\_\_\_

Social Security # \_\_\_\_\_

Date of Birth \_\_\_\_\_

**EFT INFORMATION**

To have your Federal payment(s) made by Direct Deposit, please complete Section A. You may also receive Direct Deposit by completing a Standard Form 1199A (available at most financial institutions). If you do not have a checking or savings account into which your payment can be deposited, please complete the certification in Section B.

Section A

Please deposit my Federal payment(s) through Electronic Funds Transfer directly into the account indicated below. I have checked with my financial institution and confirmed that the following information is correct.

Checking or Savings Account Number \_\_\_\_\_ Account Type  
\_\_\_\_\_  Checking  Savings

Financial Institution Routing Number  
\_\_\_\_\_

\_\_\_\_\_ Call your financial institution for the routing  
Name, Address and Telephone Number of your financial institution. number. We cannot pay by Direct Deposit without it. If your financial institution indicates the information on your personal check is correct for Direct Deposit, you may attach a voided check instead of entering the information here.  
\_\_\_\_\_  
\_\_\_\_\_  
( ) \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Section B

I hereby certify that I do not have a savings or checking account in any financial institution and that none has been established for me by an authorized payment agent. Please send me my payment(s) by check.

Signature \_\_\_\_\_ Date \_\_\_\_\_