

Benefits - Designations of Beneficiary

Many employees file a designation of beneficiary form and never think about it again. However, life circumstances may change, and the designation may no longer reflect the employee's intentions. Or beneficiaries may move, but employees may not update their designation form with the current address; then when the employee (or retiree) dies, the paying office cannot locate the beneficiary to make payment. You should review your designation of beneficiary forms periodically to ensure they reflect your current intentions and information. A will has no effect on payment of Federal benefits. It is necessary to file a designation of beneficiary form when you do not want to follow the **normal order of precedence**, which is:

- To the **widow or widower**.
- If none of the above, to the **child or children**, with the share of any deceased child distributed among the descendants of that child.
- If none of the above, to the **parents** in equal shares or the entire amount to the surviving parent.
- If none of the above, to the **duly appointed executor or administrator of the estate**.
- If none of the above, to the **other next of kin** who are entitled under the laws of the domicile of the insured at the date of death.

The Following Forms are for Designating Beneficiaries

- **SF-1152**, Unpaid Compensation of Deceased Civilian Employee (PDF; 167Kb)
- **SF-2823**, Federal Employees Group Life Insurance (PDF; 120Kb)
- **TSP-3**, Thrift Savings Plan (PDF; 52Kb)
- **SF-3102**, Federal Employees Retirement System* - http://www.opm.gov/forms/pdf_fill/sf3102.pdf (PDF; 226Kb)
- **SF-2808**, Civil Service Retirement System* - http://www.opm.gov/forms/pdf_fill/SF2808.pdf (PDF; 230Kb)

* Note: lump sum purposes only - does not affect the right of any individual who is eligible for survivor annuity benefits. Please complete and mail the forms as directed in the instructions on each form. The SF-2808 is maintained by the Office of Personnel Management (OPM) and the TSP-3 is maintained by the Thrift Savings Plan (TSP). All others are maintained in your Official Personnel Folder at your servicing Human Resources office. You should keep copies of your designation forms with your important papers.

Link to OPM's Web sites:

- **Designations of Beneficiary** - <http://www.opm.gov/insure/designations/index.htm>
- **Frequently Asked Questions** - <http://www.opm.gov/insure/life/faqs/faqs-12.asp>
- **Designating a Trust for Federal Employees Group Life Insurance** - <http://www.opm.gov/asd/pdf/98-202.pdf> (PDF; 25Kb)
- **Designating a Trust for Retirement Lump Sum** - <http://www.opm.gov/asd/pdf/98-106.pdf> (PDF; 18Kb)