

Personnel Employee Bulletin

March 19, 2008

DESIGNATION OF BENEFICIARY FORMS

When was the last time you checked your Designations of Beneficiary? Most employees don't realize that they have several designations to keep current. If you don't have a designation on file, then the funds will be distributed according to the order of precedence. That may be okay with you, but maybe it isn't. Worse yet is an out-of-date designation giving the money to someone that you no longer wish to give it to.

Beneficiary forms are among the most litigated pieces of paperwork in the federal government. Designation of Beneficiaries must be in writing, signed by the designator, witnessed and filed with the Office of Personnel Management (OPM), the Thrift Savings Plan (TSP) Office or your agency, depending on the type of benefits.

Designation of Beneficiary Forms should be reviewed periodically and kept current for the following:

- Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS) (Whichever retirement system is applicable)
- Federal Employees Group Life Insurance (FEGLI)
- Thrift Savings Plan (TSP)
- Unpaid Compensation (your last paycheck, payment for unused annual leave and anything else that the agency owes you but has not paid)

If there is no valid Designation of Beneficiary on file when you die, the following is the order of precedence for payment:

1. To your widow or widower.
2. If none, to your child or children in equal shares, with the share of any deceased child distributed among that child's descendants.
3. If none, to your parents in equal shares or the entire amount to your surviving parent.
4. If none, to the executor or administrator of your estate, or to any other person who has authority under applicable State law to represent the deceased's estate.
5. If none, to your next of kin under the laws of the state where you lived at the time of your death.

You do not need to designate a beneficiary unless you want to name some person or persons not listed above or you want the payment to be made in a different order.

Copies of the Designation of Beneficiary Forms for the following can be obtained at the OPM website: <http://www.opm.gov/forms/html/sf.asp>. Forward the completed forms to your servicing human resources office.

- SF-2808 – Designation of Beneficiary – Civil Service Retirement System (CSRS)
- SF-3102 – Designation of Beneficiary – Federal Employees Retirement System (FERS)
- SF-2823 – Designation of Beneficiary – Federal Employees Group Life Insurance (FEGLI)
- SF-1152 – Designation of Beneficiary – Unpaid Compensation of Deceased Civilian Employee

TSP-3 - Designation of Beneficiary Form for the Thrift Savings Plan can be obtained at the TSP website: www.tsp.gov. Mail the completed form to the TSP address identified on the Information and Instructions page of the form.

For additional information, please contact your servicing DLA Human Resources Center, <http://www.hr.dla.mil/cntctus.htm>. The Personnel Employee Bulletin is published on the first and third Wednesday of each month.