

BENEFITS BULLETIN

July 28, 2011

BULLETIN NO: 11-07
SUBJECT: Designation of Beneficiary Forms
TO: All USGS Employees
FROM: Kathy Shearman, Benefits Officer

Many employees file a designation of beneficiary form and then never think about it again. However, it is a good practice to periodically take the time to review these forms, especially when you have a significant change in your life such as a marriage or divorce. These types of events **do not** automatically change a beneficiary election on file. Until you submit another form to cancel prior designations or to designate a new beneficiary, your original designation remains in force whether it still reflects your wishes or not.

What is a designation of beneficiary form? It is a legal document that outlines your desire to have the funds due upon your death paid out in a particular way. There are four types:

- Life Insurance – SF 2823 form
- Thrift Savings Plan (TSP) – TSP 3 form
- Retirement – FERS SF 3102 or CSRS SF 2808 form
- Unpaid Compensation - SF 1152 form

Where do I find the forms? Go to <http://www.opm.gov/insure/life/beneficiary/designate.asp> to access any or all of these forms. You can complete them online but will need to print them in order to provide the required signatures. You *cannot* complete beneficiary forms by using Employee Express.

Where do I send them? Submit completed **Life insurance, FERS and Unpaid Compensation** forms in hard copy to your [Human Resources Benefits Specialist](#). Faxed or emailed forms cannot be accepted. They will be filed in your [Electronic Official Personnel Folder \(eOPF\)](#) where you can review them and obtain a copy if needed for your records.

The **TSP-3** form must be sent directly to the Thrift Savings Board for processing. It is the only form that can be submitted by fax – the TSP fax number is 1-866-817-5023. Keep the original for your records. TSP maintains the TSP-3's so a copy will not be filed in your eOPF. If you

are a new employee, do not submit a TSP form until you have begun contributing and have a TSP account.

The **CSRS 2808** form must be sent directly to the Office of Personnel Management (OPM) for processing. The mailing address is at the bottom of the front page of the form. OPM keeps the form on file; it will not be filed in your eOPF.

Do I have to complete designation of beneficiary forms? No, these forms are **not** required. If the order of precedence listed below meets your needs, you don't need to do anything. However, if you wish to name a person or persons not included below, or name them in a different order, you will need to have a beneficiary form on file. If you do complete any beneficiary forms, it is your responsibility to keep them up-to-date to reflect your current wishes.

Order of Precedence:

1. to your designated beneficiary(ies)
2. if there is no designated beneficiary, to your widow or widower
3. if none, to your child or children in equal shares, with the share of any deceased child distributed among that child's descendants
4. if none, to your parents in equal shares or the entire amount to your surviving parent
5. if none, to the executor or administrator of your estate
6. if none, to your next of kin under the laws of the State where you lived at the time of your death

Note: For life insurance (FEGLI), if there is qualifying court order or an assignment of benefits on file, they take precedence over any designation of beneficiary on file and the normal order of precedence above.

What are common errors in completing beneficiary forms that I should avoid? Be sure to read the instructions and review the examples of how to properly complete the form. Designation forms must be complete and free of errors. A designation may be invalid or unacceptable if:

- You do not sign the designation.
- The designation is signed by your personal representative, power of attorney, or guardian instead of you.
- The designation is not signed by two witnesses.
- The designation contains one or more cross-outs, erasures, or alterations.
- One or both of the witnesses is also named as a beneficiary.
- The amounts you designated do not total 100 percent (or 1.0, if you designated fractions).
- The designation is not completed in ink.

Do I really need to have two witnesses to my signature? Yes, you'll need to sign each form in the presence of two witnesses. A witness can be any person that is not named as a beneficiary. Your personal acquaintances can best serve as witnesses should the designation be contested in a court of law. If attachments are added to the designation of beneficiary form(s), they must be signed and witnessed also.

When can I make a change in beneficiary? You can make a change at any time. Review them periodically to ensure that they still reflect your wishes. You can [access your eOPF](#) and sort the “Form Number” column to quickly scan for the form numbers – SF 1152, SF 2823, and SF 3102. For TSP and CSRS, it is best just to complete a new form and submit them if you’re not sure what you have on file since they are not kept in your eOPF.

Questions?

Contact your [Human Resources Benefits Specialist](#) if you have any questions regarding the information in this Bulletin. All Benefits Bulletins are posted on the USGS Employee Benefits Intranet webpage at <http://internal.usgs.gov/ops/hro/benefits>.