

## Designation of Beneficiary Forms – FAQs

### **Q: When should I update my beneficiary forms?**

A: This is a good time to review your Designation of Beneficiary Form/s in your Electronic Official Personnel File (eOPF) or with your human resources office. You are not required to have designations of beneficiary/ies for your benefits. You have the option to elect, or if there is no form on file for a particular benefit, it will be distributed according to a standard order of precedence, usually:

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
5. if none, to your next of kin under the laws of the State where you lived at the time of your death.

Please remember that your completed designation of beneficiary form is a legal document that will take precedence over the order stated above. Your benefits will be paid based on a valid designation, regardless of whether that designation still reflects your intentions. You should review your beneficiary designations whenever you have a significant change in your life, such as marriage, divorce, birth of a child, or death. These actions or events will not invalidate the designation(s) on file, but case law has shown that this can be particularly important when there has been a divorce and the designations have not been updated.

### **Q: How should I update my designation of beneficiary form(s)?**

A: Important things to remember about updating your designations:

- Beneficiary shares must total 100%. Indicate share in percentages or fractions – do not enter dollar amounts.
- All forms **require pen and ink signatures**, often called wet signatures.  
**\*OPM is not allowing electronic signatures during this time**
- Sign and date the form. Only the insured can sign the designation of beneficiary; it cannot be signed by a personal representative or guardian.
- Make sure you check all appropriate boxes.
- Do not erase or cross-out, you must start a new form if you make an error or wish to make a change.
- Two people, not designated as beneficiaries, must witness your signature and wet sign the form.

<b>Form Number</b>	<b>Purpose of Designation</b>	<b>Form Location</b>	<b>Destination</b>
SF-2823, Designation for <b>FEGLI</b>	Determines how proceeds from the life insurance are distributed.	<a href="https://www.opm.gov/forms/pdf_fill/sf2823.pdf">https://www.opm.gov/forms/pdf_fill/sf2823.pdf</a>	Send to your servicing HR office by mail, fax, or secure data transfer
SF-1152, Designation for <b>Unpaid Compensation</b>	Determines how any unpaid salary and lump sum annual leave are distributed.	<a href="https://www.opm.gov/forms/pdf_fill/sf1152.pdf">https://www.opm.gov/forms/pdf_fill/sf1152.pdf</a>	Send to your servicing HR office by mail, fax, or secure data transfer
SF-3102, Designation for Federal Employees Retirement System ( <b>FERS</b> )	Designates who is to receive a lump sum payment which may become payable under the FERS.	<a href="https://www.opm.gov/forms/pdf_fill/sf3102.pdf">https://www.opm.gov/forms/pdf_fill/sf3102.pdf</a>	Send to your servicing HR office by mail, fax, or secure data transfer
SF-2808, Designation for Civil Service Retirement System ( <b>CSRS</b> )	Designates who is to receive a lump sum payment which may become payable under the CSRS.	<a href="https://www.opm.gov/forms/pdf_fill/sf2808.pdf">https://www.opm.gov/forms/pdf_fill/sf2808.pdf</a>	Mail completed form to:  Office of Personnel Management Retirement Operations Center P O Box 45 Boyers, PA 16017-0045
TSP-3 Designation for <b>TSP</b>	Determines how any money that is invested in TSP is distributed.	<a href="https://www.tsp.gov/PDF/formspubs/tsp-3.pdf">https://www.tsp.gov/PDF/formspubs/tsp-3.pdf</a>	Mail completed form to:  Thrift Savings Plan P O Box 385021 Birmingham, AL 35238

If you have any questions regarding beneficiary forms, please contact your [servicing HR office](#).