# Benefits Digest – DESIGNATION OF BENEFICIARY

Have you recently experienced a life event change such as marriage, divorce, birth of a child, or a death? If so, you may want to consider updating your designation of beneficiary forms.

## Why are designations of beneficiary important?

First, designations of beneficiary let you direct your life insurance, retirement benefits, Thrift Savings Plan (TSP), and unpaid compensation (last check and annual leave), to an intended recipient. Second, when you die, your estate will go into probate and having a designation of beneficiary will allow the payment to be made and not held up in probate. Third, designations streamline the claims process and eliminate much of the red tape associated with claims paid by the legal order of precedence. Employees can simplify and streamline the claims process by leaving a designation of beneficiary. As a named beneficiary, a claimant has no other burden than to file a claim with valid forms of identification.

In the absence of a designation of beneficiary, benefits are paid according to a legal order of precedence as follows:

1. to spouse
2. to children
3. to parents
4. to an appointed executor

If you have any beneficiary forms on file, you may view these current designations within your electronic Official Personnel File (eOPF), except your TSP-3 is maintained at the Thrift Investment Board. You may contact TSP or just submit a new TSP-3 to override what may be on file.

**Retirement (Original Signatures required)**
CSRS SF-2808: [https://www.opm.gov/forms/pdf\_fill/sf2808.pdf](https://www.opm.gov/forms/pdf_fill/sf2808.pdf?utm_medium=email&utm_source=govdelivery)
FERS SF-3102: [https://www.opm.gov/forms/pdf\_fill/sf3102.pdf](https://www.opm.gov/forms/pdf_fill/sf3102.pdf?utm_medium=email&utm_source=govdelivery)

**Life Insurance (Original Signatures required)**
SF-2823: [https://www.opm.gov/forms/pdf\_fill/sf2823.pdf](https://www.opm.gov/forms/pdf_fill/sf2823.pdf?utm_medium=email&utm_source=govdelivery)

**Unpaid Compensation (last paycheck and annual leave hours)**
SF‐1152: [https://www.opm.gov/forms/pdf\_fill/sf1152.pdf](https://www.opm.gov/forms/pdf_fill/sf1152.pdf?utm_medium=email&utm_source=govdelivery)

**Mail all completed forms to:**
7301 W. Mansfield Ave. D 4810
Lakewood, CO 80235
Attention: HR - Benefits

**Thrift Savings Plan**
 TSP-3: <https://www.tsp.gov/forms/tsp-3.pdf>

**This form needs to be sent directly to TSP.**
The address and fax number are on the form in the directions.

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## Questions?

Federal employees are eligible for comprehensive benefits including: Retirement, Thrift Savings Plan, Health Insurance, Federal Dental and Vision, Life Insurance, Federal Long Term Care Insurance, Flexible Spending Account, and Employee Assistance Program. To learn more, please contact your [servicing Human Resources Benefits Team](https://ibc.doi.gov/HRD/hr-services-contacts).