

# Are your designations of beneficiary current?



**Ron  
Watson**

**W**hen a retiree passes away, there are usually monetary benefits payable. There might be a spousal survivor annuity, a person of insurable interest survivor annuity, Federal Employees Group Life Insurance (FGLI) coverage, a Thrift Savings Plan (TSP) account balance, and/or a Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS) lump-sum death benefit.\*

In the case of a spousal survivor annuity or a person of insurable interest annuity, the benefit is paid to the surviving spouse (perhaps ex-spouse if a court order directs it) or the identified person of insurable interest, without any further designation authority of

the retiree.

In other cases, the monetary benefits may go to whomever the retiree identifies as the intended recipient, provided a valid designation of beneficiary has been received by the Office of Personnel Management (OPM) or the Thrift Savings Plan (TSP), as appropriate, prior to the death of the retiree. Alternatively, a retiree can rely on the Beneficiary Order of Precedence.

When there is no valid designation of beneficiary on file with OPM (or TSP, in the case of a TSP balance) upon a retiree's death, benefits are paid in the following order:

- First, to the retiree's widow or widower.
- Second, if none, to the retiree's child or children in equal shares, with the share of any deceased child distributed among that child's descendants.
- Third, if none, to the retiree's parents in equal shares or the entire amount to a surviving parent.
- Fourth, if none, to the executor or administrator of the estate.
- Fifth, if none, to the retiree's next of kin under the laws of the state where the retiree lived at the time of death.

Thus, a married retiree who wanted all of the benefits to go to his or her spouse could rely on the order of precedence and not complete any designation of beneficiary forms. An unmarried retiree who wanted all of the benefits to go to his or her single child also could rely on the order of precedence. Many retirees find this an easy way to deal with the issue. However, sometimes complications will arise. The recipient might predecease the retiree. The retiree may change his or her mind about who should get the money.

Retirees can designate different individuals to receive the different benefits, and/or change decisions about who will re-

ceive specific benefits, by completing Designations of Beneficiaries. Moreover, a retiree can allocate percentages of benefits to multiple beneficiaries (the total must equal 100 percent). Contingency designations are also possible (e.g., if living, pay to X, if X is not living, pay to Y). There are different designation forms for FGLI, TSP, CSRS death benefit and FERS death benefit.

Each form is available online directly from OPM or TSP:

- FGLI (SF 2823)—[opm.gov/Forms/pdf\\_fill/sf2823.pdf](http://opm.gov/Forms/pdf_fill/sf2823.pdf)
- TSP (TSP-3)—[tsp.gov/PDF/formspubs/tsp-3.pdf](http://tsp.gov/PDF/formspubs/tsp-3.pdf)
- CSRS death benefit (SF 2801)—[opm.gov/forms/pdf\\_fill/sf-2808.pdf](http://opm.gov/forms/pdf_fill/sf-2808.pdf)
- FERS death benefit (SF 3102)—[opm.gov/forms/pdf\\_fill/sf3102.pdf](http://opm.gov/forms/pdf_fill/sf3102.pdf)

The designation of beneficiary forms also are available on the NALC website, [nalc.org](http://nalc.org), or by calling the Retirement Department at 800-424-5186 (toll-free Mondays, Wednesdays and Thursdays from 10 a.m. to noon and 2 p.m. to 4 p.m.), or 202-393-4695 during normal business hours.

**Retirees may obtain a copy of a current designation of beneficiary form on file with OPM for one or more of the OPM-administered benefits (FGLI, CSRS death benefit, FERS death benefit) by sending an email to [retire@opm.gov](mailto:retire@opm.gov). Give your full name and CSA number and request a copy of the desired Designation of Beneficiary form(s). Alternatively, write a letter to OPM requesting it at: Retirement Operations Center, P.O. Box 45, Boyers, PA 16017.**

Or, to obtain a copy of your current TSP Designation of Beneficiary Form, call the TSP Thriftline, 877-968-3778.

Alternatively, OPM advises that a retiree who wants to make sure that a current and accurate Designation of Beneficiary form is on file with OPM can simply complete and submit a new one. If it is the same as an old one already on file, there will be no problem, and the retiree will avoid the delays waiting for OPM to mail a copy of the current one on file.

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\*A CSRS or FERS lump-sum death benefit is generally the amount of annuity accrued to a deceased retiree from the first day of the month of death through the date of death. Since the retiree is no longer alive to receive this payment, it is payable to a designated beneficiary.

## NALC Retirement Department Toll-free number: 800-424-5186

Available Monday, Wednesday and Thursday  
from 10 a.m. to noon and from 2 p.m. to 4 p.m. (Eastern time)

*This toll-free number is answered ONLY during these hours  
on the days indicated.*