

Fort Knox CPAC...



HR Tip of the Week

Designation of Beneficiaries --

Have you updated your beneficiary forms lately? Completing beneficiary forms is an option available to every civilian employee. However, if you complete beneficiary forms, it becomes your responsibility to ensure the forms are current. A change in marital status or family status does not automatically change a beneficiary form that you previously submitted, nor does it prevent the beneficiary from receiving the death benefits that you designated. The most common mistake is when you name a spouse as beneficiary and later divorce that spouse, but forget to change the beneficiary form. There are several types of beneficiary forms that you can complete to designate your benefits that are payable after death. These forms include:

- [SF 1152 - Designation of Beneficiary, Unpaid Compensation of Deceased Civilian Employee](#) - File with your local CPAC or HR representative.
- [SF 2808 - Designation of Beneficiary, Civil Service Retirement System \(CSRS\)](#) - Mail 2 copies directly to OPM (address located at the bottom right of the first page).
- [SF 2823 - Designation of Beneficiary, Federal Employees' Group Life Insurance Program](#) - File with your local CPAC or HR representative.
- [SF 3102 - Designation of Beneficiary, Federal Employees Retirement System \(FERS\)](#) - File with your local CPAC or HR representative.
- [TSP-3 - Designation of Beneficiary, TSP](#) - Mail directly to TSP (address located at the bottom of the last page).

You should make copies of your beneficiary forms prior to submitting them to the appropriate offices.

If you do not complete beneficiary forms, your death benefits will be distributed in the order of precedence. The order of precedence is as follows:

1. Court order property settlement (if applicable).
2. To the widow or widower.

3. If no widow or widower, to the child or children in equal shares, with the share of any deceased child distributed among the descendants of that child.
4. If no child or children, to the parents in equal shares or the entire amount to the surviving parent.
5. If none of the above, to the executor or administrator of the estate of the decedent.
6. If no executor or administrator, to the next of kin under the laws of the state in which the decedent was domiciled at date of death.

If you have any questions regarding the completion of beneficiary forms, you may contact the Army Benefits Center-Civilian (ABC-C) at 1-877-276-9287.

Look for our next HR Tip in upcoming Knox Info Posting.