



## ARMY BENEFITS CENTER – CIVILIAN (ABC-C)

### 2019 NATIONAL FINANCIAL LITERACY MONTH

## BENEFICIARY FORMS

### Why Not List the Ones You Care About?

When it comes to gifts for the ones you love, the possibilities are endless! But have you thought about putting your final wishes in writing? It is easy to do if you fill out designation of beneficiary forms. Some people may think naming beneficiaries is unnecessary OR already taken care of. But have you ever heard the following statements?

***"I named beneficiaries a long time ago, so I don't need to do it again!"***

Not necessarily, naming beneficiaries shouldn't be a "one and done" job. What if you listed your first child on your beneficiaries and then had two more children? If you don't update your beneficiaries, all your assets will go only to the first child.

***"My family knows who will get what."***

This may be true, but why leave things to chance? By naming your beneficiaries, you have put your final wishes in writing so there is no confusion later.

***"I am never getting married again!!!"***

Now, we know you have heard this statement before. Make sure your beneficiary forms reflect your current family situation.

As a Federal employee you can fill out the following designation of beneficiary forms located on the ABC-C website:

- **SF 1152 - Designation of Beneficiary, Unpaid Compensation of Deceased Civilian Employee** – This form will cover any unpaid compensation due to you such as current paycheck, unused annual leave,

## DID YOU KNOW...

**If you transfer Federal agencies, it is a good idea to redo your designation of beneficiary forms to ensure they are still valid. Please make sure your forms are loaded into your electronic Official Personnel Folder (eOPF) and always maintain a certified copy for your records.**



**Accidental Death & Dismemberment (AD&D) coverage is an automatic part of Basic FEGLI and Option A insurance (if elected) at no additional cost. It is payable based on an accidental death and/or dismemberment.**

awards, etc. File this form with your local Civilian Personnel Advisory Center (CPAC) or Human Resources (HR) representative.

- **SF 2808 – Designation of Beneficiary Civil Service Retirement System (CSRS)** – This form will designate any CSRS contributions to the retirement fund (for CSRS employees only). Mail this form to OPM at the address at the bottom of the first page.
- **SF 2823 – Designation of Beneficiary, Federal Employees' Group Life Insurance Program** – This form designates any FEGLI benefits. File this form with your local CPAC or HR representative.
- **SF 3102 – Designation of Beneficiary, Federal Employees Retirement System (FERS)** – This form designates any FERS contributions to the retirement fund (for FERS employees only). File with your local CPAC or HR representative.
- **TSP 3 – Designation of Beneficiary, TSP** – This form designates any contributions you have in the Thrift Savings Plan (TSP). Mail to TSP at the address on the form.

**NOTE:** Do not erase, cross or white-out anywhere on these forms. If there is an error, complete a new form. Make sure you read the instructions on the forms carefully when filling them out.

If you do not fill out designation of beneficiary forms, your death benefits will be distributed in the order of precedence as follows:

1. Any court order (if applicable)
2. 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

### Does Your Life Insurance Reflect Your Life?

Life has a way of evolving; marriage, children, retirement – and your family situation may change over time. But is your life insurance keeping up with these changes? A FEGLI election shouldn't be a one-time shot. Look at a few life changing events that may have an impact to your insurance needs:

- **Early Career** - You may think you don't need much life insurance at this point, but it is a good idea to be prepared should the unexpected happen.
- **Marriage** – This is an excellent time for you to revisit your life insurance coverage to make sure you have enough insurance. Most importantly, don't forget about any beneficiary updates!
- **New Family** – As your family grows, your life insurance may need to grow as well.

To learn more about FEGLI, please visit the ABC-C Website.

Please visit the ABC-C Website at <https://www.abc.army.mil> for more information.  
Benefit Specialists are available at 1-877-276-9287 Monday through Thursday from 7:00  
a.m. to 5:00 p.m. CT.