



Standard Order of Precedence

A designation of beneficiary is a legal document outlining how benefits will be paid in the event of your death. Benefits for life insurance, retirement, Thrift Savings Plan (TSP), and unpaid compensation are automatically distributed in the following order of precedence:

- First, to your widow or widower;
- Second, to your child or children, with the share of any deceased child distributed among descendants of that child;
- Third, if none of the above, to your parents in equal shares or the entire amount to your surviving parent;
- Fourth, if none of the above, to the executor or administrator of your estate;
- Fifth, if none of the above, to your other next of kin as determined under the laws of the State where you lived.

An exception to the order of precedence is for Federal Employees' Group Life Insurance (FEGLI). If you assigned ownership of your FEGLI, benefits will be paid:

- First, to the beneficiaries designated by your assignees, if any;
- Second, if there is no beneficiary, to your assignees.

If you did not assign FEGLI ownership and there is a valid court order on file, benefits will be paid according to that court order.

You are not required to complete a designation of beneficiary form if you want your benefits distributed according to the order of precedence. If you want benefits paid to someone else or in a different order, you must designate a beneficiary.

Keep Your Designation of Beneficiary Current

If you complete a designation of beneficiary form, you are responsible for ensuring that it remains accurate. Benefits will be paid based on a valid designation, regardless of whether that designation still reflects your intentions. You should review your beneficiary designation whenever you have a significant change in your life, such as a marriage, divorce, or death. A divorce does not invalidate a designation that names your former spouse as beneficiary; you must complete a new designation form. You should file a new form whenever there is a change in a beneficiary's address or name.

Designation of Beneficiary Forms

Form Number	Purpose of Designation	Download Form	Mail Form To
SF 2823, Designation For FEGLI	Determines how proceeds from the life insurance are distributed.	http://www.opm.gov/forms/pdf_fill/sf2823.pdf	Your servicing Civilian Benefits Center Office (see information below to determine your servicing Civilian Benefits Center Office)
SF 1152, Designation For Unpaid Compensation	Determines how any unpaid salary and lump sum annual leave are distributed	http://www.opm.gov/forms/pdf_fill/sf1152.pdf	Your servicing Civilian Benefits Center Office (see information below to determine your servicing Civilian Benefits Center Office)

Form Number	Purpose of Designation	Download Form	Mail Form To
SF 3102, Designation For Federal Employees Retirement System (FERS)	Designates who is to receive a lump-sum payment which may become payable under the FERS. It does not affect the right of any person who is eligible for survivor annuity benefits	http://www.opm.gov/forms/pdf_fill/sf3102.pdf	Your servicing Civilian Benefits Center Office (see information below to determine your servicing Civilian Benefits Center Office)
TSP-3, Designation For TSP	Determines how any money that is invested in TSP is distributed	https://www.tsp.gov/PDF/formspubs/tsp-3.pdf	Thrift Savings Plan P. O. Box 385021 Birmingham, AL 35238 Or fax to 866-817-5023
SF 2808, Designation For Civil Service Retirement System (CSRS)	Designates who is to receive a lump-sum payment which may become payable under the CSRS. It does not affect the right of any person who is eligible for survivor annuity benefits.	https://www.opm.gov/forms/pdf_fill/sf2808.pdf	Office of Personnel Management Retirement Operations Center P. O. Box 45 Boyers, PA 16017-0045
CA-40, Designation of a Recipient of the Federal Employees' Compensation Act Death Gratuity Payment	Designates distribution of the death gratuity payment of up to \$100,000 when a Federal civilian employee dies of injuries incurred in connection with his or her service with an Armed Force in a contingency operation.	http://www.dol.gov/owcp/dfec/regs/compliance/CA-40.pdf	Your servicing Civilian Benefits Center Office (see information below to determine your servicing Civilian Benefits Center Office)

Your Servicing Civilian Benefits Center Site Office

To determine the mailing address for your servicing Civilian Benefits Center Site Office, please refer to block 48 on your SF-50, Notification of Personnel Action, and match it to the corresponding 4-digit number below:

2412, 2413, 2416, 2436, 4336 and All Senior Executive Service Employees	2414
OCHR Norfolk Operations Center Attn: Civilian Benefits Center Norfolk Naval Shipyard, Building 17 Portsmouth, VA 23709	OCHR San Diego Operations Center Attn: Civilian Benefits Center 6300 Miramar Way San Diego, CA 92145-2015
2417	
OCHR Stennis Operations Center Attn: Civilian Benefits Center 9110 Leonard Kimble Road Stennis Space Center, MS 39522-0002	

Additional Information

Additional information about designation of beneficiary is available at <https://www.portal.navy.mil/donhr/Benefits>. You must use your Department of Defense (DoD) Common Access Card (CAC) and be behind a .mil, .edu or .gov environment to access the Web site. When prompted, use your email certificate.

If you have questions please call the Benefits Line at 888-320-2917 and select menu option #4 to speak with a Customer Service Representative (CSR). CSRs are available from 7:30 a.m. until 7:30 p.m., Eastern Time, Monday through Friday, except on federal holidays. The TTY number is 866-359-5277.

You may also email your questions to navybenefits@navy.mil. You must include your full name, pay plan, grade, contact telephone number and the best time to call you but please do not include Privacy Act Information such as date of birth or Social Security number.



DESIGNATION OF BENEFICIARY – UNPAID COMPENSATION

All employees can complete this designation. This designates a beneficiary for distribution of any pay, allowances, or other amounts due at the time of death, such as current salary, cash awards, and lump-sum annual leave payment.

How to Submit a Designation

1. Complete an [SF 1152, Designation of Beneficiary, Unpaid Compensation of Deceased Civilian Employee](#).
2. Mail the original SF 1152 to the [Civilian Benefits Center \(CBC\)](#). No copies are necessary. To be a valid designation of beneficiary, the SF 1152 must be properly completed and received by the CBC prior to your death.
3. The CBC will certify the SF 1152 and file it in your electronic official personnel folder. You may print a copy of the designation from your electronic official personnel folder or you may contact the [Benefits Line](#) to request that a copy be provided to you.



DESIGNATION OF BENEFICIARY – FEGLI

Complete this beneficiary form if you are enrolled in the Federal Employees' Group Life Insurance (FEGLI) to designate how the proceeds will be paid. If you have a court order that designates how life insurance benefits will be paid, the Civilian Benefits Center (CBC) must receive a certified copy of the court order before your death. The court order can be submitted to the CBC by anyone.

How to Submit a Designation

1. Complete an [SF 2823, Designation of Beneficiary, FEGLI](#). You can designate a person or institution as a trustee under the terms of a trust agreement to receive the life insurance benefits upon your death. There are two types of trusts: inter [vivos trust](#) (one that you establish during your lifetime) and [testamentary trust](#) (one that you create by your will at death). To make sure that designations to a trust are clear, and to allow quick identification of the entitled party, you should use the suggested formats for the inter vivos trust and testamentary trust. To be valid, the trustee designation must be attached to and made a part of the SF 2823. The SF 2823 should state "See attached" in the space for the designation.

If the SF 2823 does not have enough room for you to list all your beneficiaries, write "See attached" in Part B of the SF 2823 and complete [CBC 12870-19, Attachment to SF 2823](#) with the additional names. The same witnesses should witness both of your signatures and sign both the SF 2823 and the CBC 12870-19.

2. Mail the original SF 2823 to the [CBC](#). No copies are necessary. To be a valid designation of beneficiary, the SF 2823 must be properly completed and received by the CBC prior to your death.

3. The CBC will certify the SF 2823 and file it in your electronic official personnel folder. You may print a copy of the designation from your electronic official personnel folder or you may contact the [Benefits Line](#) to request that a copy be provided to you.



DESIGNATION OF BENEFICIARY – FERS

Complete this beneficiary form if your retirement plan is the Federal Employees Retirement System (FERS). This designates a beneficiary for distribution of lump-sum retirement benefits only and does not affect the right of any person who qualifies to receive survivor annuity benefits.

How to Submit a Designation

1. Complete an [SF 3102, Designation of Beneficiary, FERS](#).

You can designate a person or institution as a trustee under the terms of a trust agreement to receive any FERS lump-sum benefits upon your death. There are two types of trusts: [inter vivos trust](#) (one that you establish during your lifetime) and [testamentary trust](#) (one that you create by your will at death). To make sure that designations to trusts are clear, and to allow quick identification of the entitled party, you should use the suggested formats for the inter vivos trust and testamentary trust. To be valid, the trustee designation must be attached to and made a part of the SF 3102. The SF 3102 should state "See attached" in the space for the designation.

2. Mail the original SF 3102 to the [Civilian Benefits Center \(CBC\)](#). No copies are necessary. To be a valid designation of beneficiary, the SF 3102 must be properly completed and received by the CBC prior to your death.

3. The CBC will certify the SF 3102 and file it in your electronic official personnel folder. You may print a copy of the designation from your electronic official personnel folder or you may contact the [Benefits Line](#) to request that a copy be provided to you.



DESIGNATION OF BENEFICIARY – TSP

Complete this beneficiary form if your retirement plan is Federal Employees Retirement System (FERS) or if your retirement plan is Civil Service Retirement System (CSRS) and you contribute to the Thrift Savings Plan (TSP). This designates how any money in your TSP account will be distributed.

The mention of your TSP account in your will (or another document, such as a prenuptial agreement) has no effect on the disposition of your account after your death. A will is not a substitute for form TSP-3. However, you can use form TSP-3 to designate your estate or a trust to receive your TSP account.

How to Submit a Designation

1. Complete a [TSP-3, Designation of Beneficiary](#).
2. Send the original TSP-3 to:

Thrift Savings Plan
P.O. Box 385021
Birmingham, AL 35238

Fax: 1-866-817-5023

Do not submit the TSP-3 to the Civilian Benefits Center.

To be a valid designation of beneficiary, the TSP-3 must be properly completed and received by the TSP record keeper on or before the date of your death.

3. You will receive a confirmation of your designation once your form is processed.