



## Department of the Navy Civilian Benefits Center

## Are Your Designations of Beneficiary Current?

Complete information about designation of beneficiaries is available at <http://www.public.navy.mil/donhr/Benefits/>.

A designation of beneficiary is a legal document outlining your desire to have your benefits paid out in a particular way upon your death. There are five types of benefits for which you can designate a beneficiary: Federal Employees' Group Life Insurance (FEGLI), Unpaid Compensation, Thrift Savings Plan, Retirement (Civil Service Retirement System and Federal Employees Retirement System) and Federal Employees' Compensation Act Death Gratuity.

You are not required to designate a beneficiary for your benefits. If the order of precedence listed below meets your needs, you don't need to do anything. However, if you wish to name a person or persons not included below, or in a different order, you will need to complete a form. If you are not sure whom you have designated as a beneficiary on a previous form, simply complete a new designation. The forms are available online through the Web site above or by calling the Benefits Line at 888-320-2917. TTY for the deaf and hard of hearing 207-255-0123. Be sure to carefully read the instructions for each beneficiary form before submitting.

If you have beneficiary forms on file, it is your responsibility to periodically review them to ensure that they still reflect your wishes – especially whenever you have a significant change in your life, such as a marriage, divorce, or death. A change in family status does not automatically change a beneficiary election on file; until you submit another form to cancel prior designations or to designate a new beneficiary, the original designation remains in force whether it still reflects your intentions or not. The worst case scenario is an out-of-date designation giving the money to someone that you no longer wish to receive it.

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Benefits that are due and payable will be paid out in the following Order of Precedence:

- To your designated beneficiary(ies),
- If there is no designated beneficiary, to your widow or widower,
- If none, to your child or children in equal shares, with the share of any deceased child distributed among that child's descendants,
- If none, to your parents in equal shares or the entire amount to your surviving parent,
- If none, to the executor or administrator of your estate,
- If none, to your next of kin under the laws of the State where you lived at the time of your death.

Note: For FEGLI, if there is a qualifying court order or an assignment of benefits on file, they take precedence over any designation of beneficiary on file and the normal order of precedence above.

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### IMPORTANT THINGS TO REMEMBER ABOUT DESIGNATIONS

- ✓ Write legibly. Do not make erasures, alterations or cross-outs on the form – if you make a mistake start over on a new form.
- ✓ Beneficiary shares must total 100%. Indicate shares in percentages or fractions – do not enter dollar amounts.
- ✓ Sign and date the form. Only the insured can sign the designation of beneficiary; it cannot be signed by a personal representative or guardian.
- ✓ Two people must witness your signature. A witness cannot be designated as a beneficiary.