Justification for Non-Substantive Changes for Form SSA-4111 Certificate of Election for Reduced Widow(er)'s Benefits 20 CFR 404.335 OMB # 0960-0759

The language has been revised to clarify the computation of reduced benefits for widow(er)s or surviving divorced spouses to assist in their decision on whether to elect reduced benefits and does not represent new policy. The language changes will assure the claimant understands if reduced benefits are elected they will be permanently reduced.

We revised the title to include surviving divorced spouses and made editorial changes. In addition, we explain that benefits paid to a surviving divorced spouse will not affect the benefit amount paid to other family members who receive benefits on the same record.

Summary of Changes

- Inserted "OR SURVIVING DIVORCED SPOUSE'S" in heading above 1st paragraph;
- The first paragraph is restructured and language revised;
- The third bullet is revised to better explain the benefit amount when a deceased worker received reduced benefits;
- The first sentence in the fourth bullet is revised to change "maximum family…" to "total family…". The 2nd sentence is new.
- The 2nd Heading "INFORMATION ON HOW BENEFIT ARE AFFECTED IF THE DECEASED WORKER RECEIVED REDUCED RETIREMENT BENEFITS" is new.
- Item 3 the word "permanently" is added and the arrow shifted lower for better alignment

We will obsolete the existing version of the SSA-4111 and destroy existing stock.