

United States
Office of Personnel Management
Retirement Operations Center
P. O. Box 45
Boyers, PA 16017-0045

Form approved
OMB Number: 3206-0174

Date
CSA No.

This is in response to your request for providing a monthly survivor benefit of \$ _____ for your spouse.

As explained in our previous letter, you may elect a survivor annuity for a spouse you married after retirement. You must make your election within two (2) years of your marriage. If you make this election, your annuity will be reduced to reflect the benefit payable to your spouse upon your death.

There will be two reductions to your annuity. The first reduction will be for the regular cost of the survivor benefit. The reduction may be eliminated should your current marriage end. This reduction is currently \$ _____.

The second reduction is permanent, even if your marriage ends. This reduction is based on your age and difference between the reduced annuity rate and the annuity rate paid. This is called an "actuarial" reduction because it is designed so that the payback is spread out over the average life expectancy of a person your age. If your annuity has not been reduced for the current survivor election and the actuarial reduction by the effective date, the excess annuity paid may result in an annuity overpayment. Therefore it is to your advantage to return the election form RI 20-63 as soon as possible. This reduction is for your remaining lifetime and there is no unpaid balance due after your death. As of this date the amount is \$ _____.

Taken together, the reductions to provide a survivor benefit will reduce your current gross annuity from \$ _____ to \$ _____.

Note: You have covered your spouse under your Federal Employees Health Benefits enrollment. Your spouse will not be able to continue the health insurance after your death unless you elect some level of a monthly survivor annuity.

We encourage you to complete and return the decision form as soon as possible. A delay in electing the survivor annuity benefit will increase the cost of providing a survivor annuity benefit for your new spouse.

If you want to provide a survivor benefit, please complete and return the enclosed application within the time limit. If we can be of further assistance to you, please let us know.

Sincerely,

Benefits Specialist
Retirement Operations
(724) 794-2005, Ext. _____

Enclosure: RI 20-63 - Survivor Annuity Election for a Spouse