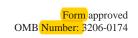
United States Office of Personnel Management Washington, DC 20415



	Date
	CSA No.
This is in response to your request for providing a monthly survivor bene	efit of \$ for your spouse.
As explained in our previous letter, you may elect a survivor annuity for a must make your election within two (2) years of your marriage. If you marriaged to reflect the benefit payable to your spouse upon your death.	*
There will be two reductions to your annuity. The first reduction will be f The reduction may be eliminated should your current marriage end. This	
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 your specific written survivor election 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 y \$	your current gross annuity from
Note: You have covered your spouse under your Federal Employees Heamot be able to continue the health insurance after your death unless you elannuity.	•
We encourage you to complete and return the decision form as soon as annuity benefit will increase the cost of providing a survivor annuity be	<u>.</u>
If you want to provide a survivor benefit, please complete and return the	enclosed application within the time limit.
If your marriage terminates and you want to provide a survivor benefit for written election with OPM within 2 years after the date of termination of	· · ·
If we can be of further assistance to you, please let us know.	
	Sincerely,
Legal Administrativ (202) 606 -	

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