

United States  
Office of Personnel Management  
Washington, DC 20415

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 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 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 your marriage terminates and you want to provide a survivor benefit for a former spouse, you must file a specific written election with OPM within 2 years after the date of termination of your marriage.

If we can be of further assistance to you, please let us know.

Sincerely,

Legal Administrative Specialist

(202) 936 - \_\_\_\_\_

**Privacy Act Statement**

Pursuant to 5 U.S.C. § 552a(e)(3), this Privacy Act Statement serves to inform you of why OPM is requesting the information on this form. **Authority:** OPM is authorized to collect the information requested on this form pursuant to 5 U.S.C. §§ 83390(5)(C)(i) and (k)(2) and 8416(b) and (c), which state annuitants may elect to provide survivor annuity benefits for a spouse whom they marry after retirement. OPM is authorized to collect your Social Security number by Executive Order 9397 (November 22, 1943), as amended by Executive Order 13478 (November 18, 2008). **Purpose:** OPM is requesting this information to file a specific written election to provide a survivor annuity. **Routine Uses:** The information requested on this form may be shared as a "routine use" to other Federal agencies and third-parties when it is necessary to process your application. For example, OPM may share your information with other Federal, state, or local agencies and organizations in order to determine benefits under their programs, to obtain information necessary for a determination of your disability retirement benefits, or to report income for tax purposes. OPM may also share your information with law enforcement agencies if it becomes aware of a violation or potential violation of civil or criminal law. A complete list of the routine uses can be found in the OPM/CENTRAL 1 Civil Service Retirement and Insurance Records system of records notice, available at [www.opm.gov/privacy](http://www.opm.gov/privacy). **Consequences of Failure to Provide Information:** Providing this information is voluntary. However, failure to provide this information may delay or prevent an annuitant from electing survivor benefits. Individuals who do not provide this information can also request changes via telephone or letter, as well as using RI 20-116. The information collected can only be obtained from the respondents.

**Public Burden Statement**

The public reporting burden to complete this information collection is estimated at 10 minutes per response, including for reviewing instructions, searching data sources, gathering and maintaining the data needed, and the completing and reviewing the collected information. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. Send comments regarding this burden estimate or any other aspect of this collection information, including suggestions for reducing this burden to the Office of Personnel Management, RS Publications Team at [RSPublicationsTeam@OPM.gov](mailto:RSPublicationsTeam@OPM.gov). Current information regarding this collection of information - including all background materials -- can be found at <https://www.reginfo.gov/public/do/PRAMain> by using the search function to enter either the title of the collection or OMB Control Number 3206-0174.