

2.7.1 General

Any RRB annuity unpaid to an employee, spouse, or survivor during his/her lifetime may be payable to certain survivors in a lump sum. This chapter describes to whom and under what circumstances such annuities are payable. In addition, it describes the evidence and applications required to pay these annuities.

2.7.2 Determining Whether There Are Unpaid Annuities

On receipt of a notice of the death of an applicant or annuitant, determine if there is an unpaid annuity due for a period before death.

- A. Death of Applicant - When an annuity was not awarded but a valid application is pending, determine whether the deceased applicant was entitled for any period before the month of death.

If entitlement did not exist, take no further action other than to have the case coded "CWOA." If an application has been filed for annuities unpaid at death, deny it.

When an accrual is found to be payable, take the action described in the following sections of this chapter to develop and pay the accrued annuities.

- B. Death of Annuitant - There will be an unpaid accrual if the folder contains:
- Information that there are due payments covering periods before the month of death such as:
 - TAX screens
 - Notice of cancelled checks
 - Folder documentation of CANCO listing; or
 - Folder record indicating payments were suspended before annuitant died.

2.7.3 Relationship Of Claimant

- A. Claimant Is Widow(er) or Child - A claimant for unpaid annuities as the widow(er) or child of a deceased employee must:
1. Not be disqualified from inheriting personal property of the employee; and

2. Have the claimed relationship status under the laws of the State in which the employee was last domiciled; or
 3. Be the de facto widow(er) or deemed child under the RR Act.
- B. Claimant Is Grandchild or Parent - A claimant for unpaid annuities as the grandchild or parent of a deceased employee must:
1. Not be disqualified from inheriting personal property of the employee; and
 2. Have the claimed relationship status under the laws of the State in which the employee was last domiciled.
- C. Claimant Is Brother or Sister - A claimant for unpaid annuities as the brother or sister of a deceased employee is entitled if (s)he is the employee's blood brother or sister or half blood brother or sister. A stepbrother or stepsister is not entitled to receive unpaid annuities on the basis of relationship to the employee.
- D. Claimant Is Stepparent or Stepchild - A stepparent or stepchild cannot receive any unpaid annuities by virtue of relationship to a deceased employee because neither a stepparent nor a stepchild may inherit intestate personal property under State law.

NOTE: A stepbrother, stepsister, stepparent, or stepchild may, however, receive unpaid annuities (other than survivor annuities) by virtue of being "equitably entitled" to reimbursement for having paid the B/E of the EMPLOYEE.

2.7.4 Action When Relationship Is Questionable

If unpaid annuities are payable to a class of relatives (such as brothers and sisters) of the deceased employee, and the legal relationship of one of the potential applicants is questionable or cannot be established, do not question the relationship and eligibility of that person IF:

- A. ALL eligible persons agree that the person with the questionable relationship is in the same degree of relationship to the deceased employee and is entitled to share in the benefit; AND
- B. The person with questionable relationship files Form G-131 assigning his share (the amount which would be payable to him if his relationship were established) to an eligible applicant.

If the requirements in A and B are met, pay the appropriate shares to the applicant(s), including the share assigned by the person with a questionable relationship.

This method CANNOT be used if an eligible person claims that the person with a questionable relationship is not a relative in the same degree of relationship, or if the individual shares exceed \$500. In such cases, relationship has to be established or denied before paying the share in question.

2.7.5 When Person's Rights Pass To Another

If a person entitled to unpaid annuities by virtue of relationship to the deceased employee dies before negotiating the check in payment of such annuities, the amount to which he was entitled becomes payable to other survivors in the same class. When there are no other survivors in the same class, entitlement passes to persons in the next class.

When the entitled person who dies is the payer of the employee's B/E, entitlement passes to that person's estate. Any amount remaining after reimbursing the payer of B/E (or his estate if he dies) is payable to the next priority of relatives.

2.7.6 Application Requirements

Generally, an eligible person must file an application on or before the second anniversary of the annuitant's death in order to receive payment of any part of the unpaid annuities. An exception is made for RESCUE cases. Since the change in the employee's annuity may not be detected until more than two years after the date of death, the two year period is counted from the date of the RESCUE run that identified the accrued annuity rather than from the date of termination. In March 2007, RESCUE computed accrued annuities for deceased employees who had service or earnings changes prior to 2006. The Board waived the two-year filing requirement altogether for these March 2007 RESCUE cases.

If the eligible person is filing or has filed for any other survivor benefit, a separate application for any unpaid annuities is not necessary. If an application is filed for a survivor benefit before an accrued annuity becomes payable, a separate application is required.

EXAMPLE: The employee dies on 3-10-92 and is survived by a living with widow age 61 and a disabled child age 40. On 3-21-92 the widow, the widow files an AA-17a and the child files an AA-19, but the child dies on 5-2-92 before negotiating his accrual check. In order to receive the accrued CIA for March and April 1992, the widow must file an AA-21 and submit POD of the child.

An AA-21 is used when application is not being made for any other type of survivor payment.

Effective August 1, 1990, if an employee accrued annuity is payable, a living-with widow(er), entitled to a WIA, who was receiving a spouse annuity in the month of the employee's death does not have to file an application for the employee's accrued annuity. Prior to August 1, 1990, form G-476c was used to pay the living-with widow(er) the employee's accrued annuity in spouse-to-widow(er) conversion cases.

If the widow dies before conversion to the WIA, the accrual is payable to the employee's survivors.

An AA-17 is required if the employee died before the spouse application (AA-3) was awarded.

2.7.7 Delay In Filing

As explained in RCM 5.1, (Applications), the two year period may be extended for the following reasons:

- the Soldiers and Sailors relief act of 1940. Refer to RCM 5.1 for a full explanation.
- good cause for delay in filing (health or communications limitations; erroneous information furnished by the RRB; or unusual or unavoidable circumstances which show that the applicant could not reasonably be expected to have been aware of the need to file an application.)

EXAMPLE: EE died more than two years ago in a no c/c case and retirement section COL review project uncovers an accrued annuity that is payable. Since unusual or unavoidable circumstances caused this delay, this application must be filed two years from the date of COL review, rather than EE's DOD.

2.7.8 Assignment Of Interest

An eligible person may complete Form G-131 "Authorization of Payment and Release of All claims to a Death Benefit or Accrued Annuity Payment" instead of filing an application if he desires to assign his share of unpaid annuities to another eligible applicant providing the share does not exceed \$500. Develop a G-131 only when an eligible person expresses a desire to assign his share of the benefit. The person must be informed of the approximate amount of his share before he completes the form. Like an application, a G-131 has the same time frame restrictions on filing.

2.7.10 Evidence Requirements

Evidence	When Required
Death of annuitant(or applicant)	Always.
Relationship	Always, except when the applicant is equitably entitled or if entitled by virtue of relationship, his share is \$25 or less. (See chapter 4.4, "Family Relationships," when two or more applicants survive and one has established his relationship.)
Marriage and living with	If the applicant is the widow(er).
Payment of B/E	When applicant is equitably entitled.
Appointment of legal representative of estate	When estate is equitably entitled and a legal representative has been appointed.
Guardianship (AA-5)	If guardian or other legal representative is selected as representative payee.
Guardian-in-Fact	When a person other than (1) a natural or adoptive parent, or (2) a legal guardian, or other legal representative files an application on behalf of child(ren) under age 18 or disabled and incompetent. (Use G-469.)
Responsibility	When an applicant age 16 or 17, other than a widow(er), files an application on his own behalf. (Use G-468.)
G-88p	In unpaid SUP ANN cases in which the employee's last employer has a pension plan covering his occupation.

2.7.15 Entitlement Requirements On Death Of Employee Applicant Or Annuitant

- A. Application - An application for unpaid annuities must be filed no later than the second anniversary of the employee's death.
- B. Entitlement by Reason of Relationship - When entitlement exists by reason of the applicant's relationship to the deceased employee, the applicant must meet the requirements listed in sec. 2.7.3.
- C. Equitable Entitlement - When the applicant may receive the unpaid annuities as payer of employee's B/E, see chapter 2.8, "Lump-Sum Death Payments," for the conditions determining equitable entitlement.

2.7.16 Regular Retirement Annuities And Amount Of Payment

Regular retirement annuities unpaid at death are payable in the following amounts and order of priority:

- A. Widow(er) if LIVING WITH the employee at the time of the employee's death: Full amount.
- B. Person(s) who paid the employee's B/E: Each shares in the unpaid annuities to the extent and in the proportions that he paid the employee's B/E, but ONLY to the extent he is not reimbursed by the LSDP under the RR Act for having paid such expenses.

Since unpaid retirement annuities are payable only to the extent that the payer of the B/E has not been reimbursed by the LSDP, the LSDP must be paid BEFORE paying the unpaid retirement annuities. However, this does not mean that the payer of B/E cannot receive the unpaid retirement annuities when an LSDP is not awarded. (Example: An LSDP is not payable due to a child's entitlement to an insurance annuity for the month of the employee's death. That fact does NOT prevent payment of the unpaid annuities to the payer of the employee's B/E.)

When determining the extent and proportion that the payer of B/E paid the employee's burial expenses, disregard the amount of the LSDP paid to a funeral home as authorized by the payer of B/E. Consider only the amount actually paid by the payer of B/E in determining his eligibility for unpaid annuities.

If EE has an accrued annuity and the widow dies later, this payment is payable to the person who paid the EE's B/E.

If there is no one entitled to reimbursement, or if the unpaid annuities exceed the reimbursable B/E, pay such total or such remainder in the following order of priority:

- C. Child(ren) of the employee receive equal shares; full amount to a sole survivor.
- D. Grandchild(ren) of the employee receive equal shares; full amount to a sole survivor.
- E. Parent(s) of the employee receive one half each if both survive; full amount to sole survivor.
- F. Brothers and sisters of the employee receive equal shares; full amount to a sole survivor. Half blood brothers and sisters share equally with full blood brothers and sisters.

2.7.17 Paying the Employee's Vested Dual Benefit (VDB) Accrual to the Widow(er)

Background

These are cases in which the VDB due the employee was not paid, or was underpaid, prior to the employee's death. The accrued annuity is payable to the living-with widow(er); however, the widow(er)'s annuity may decrease if the VDB offset was not applied on the initial award.

Annuity Awarded Less than Four Years Before Current Action

If the widow(er)'s annuity was initially awarded less than four years before the date of your action, follow these steps to recertify the case:

Step	Action
1.	Request a wage record for the deceased employee. You need the basis for the tier 2 and this information is not in PREH.
2.	Recertify the widow(er)'s annuity from the OBD. On the SURPASS Beneficiary T2 Computation Data Screen (PF14), delete the prefilled OBD T2 entry. Make sure that the VDB Offset entry is "Y".
3.	Compute the rates (PF24).

If the Rate Decreases

If the rate decreases, follow these steps:

Step	Action
1.	Enter an amount equal to the lesser of the widow(er)'s overpayment or the VDB accrual on the SURPASS Additional Amounts/Recovery Amounts screen. Use Selection Code "1" and Select Type code "3".
2.	Explain to the widow(er) that her annuity is being decreased, she is overpaid and the overpayment will be recovered from the VDB accrual payable to her deceased husband.
3.	Release the award and the due process letter to authorization.

If the Rate Remains the Same

If the rate remains the same, recertify the rate, cert code 01, as a correction award. Do not consider a penny difference in tier 2 as a rate change.

Annuity Awarded Four or More Years Before Current Action

If the widow(er)'s annuity was awarded four or more years before the date of the current action, the case will not be reopened. Do not recertify the rate. However, any accrued VDB due the employee at death can still be paid to the living-with widow(er).

Paying the Accrual

After the widow(er)'s annuity has been recertified, if necessary, follow these steps to pay the VDB:

Step	Action
1.	Pay the award as an accrued annuity on the one-pay-only side of SURPASS. Use VDB as the UNIT.
2.	Enter the total of the employee, spouse, tax refund and widow(er) overpayments on the OPO Recoveries screen (PF14) in the OTHER RECOVERY AMT item. The employee overpayment is on the employee

	award form G-369T2. Take the spouse and tax refund overpayments from the employee award form G-363E. Enter a "4" for Type and a "1" for Action. Enter the widow(er)'s check symbol, claim number and payee code for the Recovery Claim Number.
3.	Complete the Returned Payments, Accrued Annuities screen following current instructions. Take the VDB accrual from the employee award form G-369VS. Enter the accrual in VDB POST-1983 or PRE-1984, as appropriate. Enter an "X" in Computed by ROC?.
4.	If the overpayments equal or exceed the accrual, pay the case as a constructive award. Apply due process to the overpayment balance.
5.	Suppress the award letter.

Code Paragraphs

The following code paragraphs should be used when making the award(s). They will be added to ALTA. Until this is accomplished, you must enter the paragraphs manually.

The wording of the code paragraphs is given in Attachment I.

- 575 - Use with Form RL-119 when adjusting the widow(er)'s annuity because the employee became entitled to a VDB and the widow(er)'s tier II is decreased as a result.
- 576 - Use with Form RL-119 when adjusting the widow(er)'s annuity because the employee's VDB was adjusted and caused a decrease in the widow(er)'s tier II.
- 577 - Use with the RL-45 to pay the living-with widow(er) the employee's accrued vested dual benefit amount if the VDB is being initially awarded and the widow(er) was not overpaid.
- 578 - Use with the RL-45 to pay the living-with widow(er) the employee's accrued vested dual benefit amount if the VDB is being increased and the widow(er) was not overpaid.
- 579 - Use with the RL-45 when recovering the widow(er)'s overpayment from an employee accrual due to VDB entitlement.
- 580 - Use with the RL-45 when recovering the widow(er)'s overpayment from an employee accrual due to an adjustment of the VDB.

Attachment I

575. We have determined that the employee was due an additional annuity component known as a "vested dual benefit". The employee's entitlement to a vested dual benefit requires a reduction in the tier II portion of your annuity. The overpayment in your annuity will be recovered from the employee's accrued annuity which is payable to you.
576. We have determined that the employee's vested dual benefit was underpaid. The employee's entitlement to additional vested dual benefits requires an additional reduction in the tier II portion of your annuity. The overpayment in your annuity will be recovered from the employee's accrued annuity which is payable to you.
577. We have determined that the employee was due an additional annuity component known as a "vested dual benefit". This award represents the accrued vested dual benefit amount due but unpaid at the death of the employee.
578. We have determined that the employee's vested dual benefit was underpaid. This award represents the additional vested dual benefit amount due but unpaid at the death of the employee.
579. The employee's entitlement to a vested dual benefit resulted in a reduction in the tier II portion of your annuity. Therefore, the tier II portion of your annuity was overpaid. The overpayment in your annuity has been recovered from the accrued vested dual benefit amount due but unpaid at the death of the employee.
580. The adjustment in the employee's vested dual benefit resulted in a reduction in the tier II portion of your annuity. Therefore, the tier II portion of your annuity was overpaid. The overpayment in your annuity has been recovered from the accrued vested dual benefit amount due but unpaid at the death of the employee.

2.7.20 Paying the Employee's Vested Dual Benefit (VDB) Accrual - The Employee was not Survived by a Widow(er) in Current Pay Status

Background

These are cases in which the VDB due the employee was not paid, or was underpaid, prior to the employee's death. The accrued annuity is payable in the following order:

- The living-with widow(er)
- The payer of the employee's burial expenses

- The employees children
- The employee's grandchildren
- The employee's parents
- The employee's brothers and sisters

Paying the Accrual

Follow these steps to pay the VDB:

Step	Action
1.	Pay the award as an accrued annuity on the one-pay-only side of SURPASS. Use VDB as the UNIT.
2.	Enter the total of the employee and tax refund overpayments on the OPO Recoveries screen (PF14) in the OTHER RECOVERY AMT item. The employee overpayment is on the employee award form G-369T2. Take the tax refund overpayment from the employee award form G-363E. Enter a "3" for Type and a "1" for Action
3.	Complete the Returned Payments, Accrued Annuities screen following current instructions. Take the VDB accrual from the employee award form G-369VS. Enter the accrual in VDB POST-1983 or PRE-1984, as appropriate. Enter an "X" in Computed by ROC?
4.	Suppress the award letter. Use either code paragraph 577 or 578 on the ALTA letter.

Code Paragraphs

Use code paragraph 577 when the employee was never paid a VDB.

Use code paragraph 578 when the VDB amount is being increased.

2.7.25 SUP ANN Unpaid at Death

Accrued but unpaid supplemental annuities are payable after the employee's death to the same persons and under the same conditions as are accrued but unpaid regular annuities. In some cases, there may not be anything actually due because an employer

pension completely offsets the SUP ANN. However, the case must be processed solely for the purpose of allocating employer tax credits.

2.7.26 Entitlement Requirements On Death Of Employee Applicant Or Annuitant

- A. Application - An application for unpaid annuities has the same time frame restrictions described in RCM 2.7.6 and 2.7.7. The same types of applications and proofs used for a regular retirement annuity unpaid at death are used for a SUP ANN unpaid at death.

However, unless a regular annuity is unpaid at death, do not develop an application for unpaid supplemental annuities until it is known that there is actually an amount payable. If the release of a G-88p is required, wait until the form is returned and the unpaid SUP ANN is computed before initiating development.

B. Development of Employer Pension Data

1. AA-1 Containing Pension Data in File - Check the deceased employee's answers on the AA-1 with the information in RCM 1.4, Appendix A (Employer Pension Plans). If the release of a G-88p is not required, prepare the case for award. If a G-88p is released, prepare the case for award upon its return. If tax credits are involved, see sec. 2.7.28.
2. No AA-1 Containing Pension Data in File - Check Appendix A (Employer Pension Plans) of RCM 1.4 to determine if the deceased employee's last employer has a pension plan. If the employee does have a plan release a G-88p as outlined in the instructions for completing those forms. After the G-88p is returned, prepare the case for award. If tax credits are involved, see sec. 2.7.28.

If Appendix A of RCM 1.4 shows that the deceased employee's last employer does NOT have a pension plan, prepare the case for award.

- C. Entitlement by Reason of Relationship - When entitlement exists by reason of the applicant's relationship to the deceased employee, the applicant must meet the requirements listed in sec 2.7.3.
- D. Equitable Entitlement - When the applicant may receive the unpaid annuities as payer of the employee's B/E, see chapter 2.8, "Lump-Sum Death Payments," for the conditions determining equitable entitlement.

- E. When Tax Credits Only Are Involved - See section 2.7.28.

2.7.27 Persons To Whom Unpaid Supplemental Annuities And Amount Of Payment

Supplemental annuities at death are payable in the following order of priority and in the amount indicated.

- A. Widow(er) if LIVING WITH the employee at the time of the employee's death: Full amount.
- B. Person(s) who paid the employee's B/E: Each shares in the unpaid annuities to the extent and in the proportions that he paid the employee's B/E, but ONLY to the extent that he is not reimbursed by the LSDP under the RR Act for having paid such expenses.

Since unpaid supplemental annuities can be paid only to the extent that the payer of B/E has not been reimbursed by the LSDP, the LSDP must be paid before paying the unpaid supplemental annuities. However, this does not mean that the payer of B/E cannot receive the unpaid supplemental annuities when an LSDP is not awarded. (Example: An LSDP is not payable due to a child's entitlement to an insurance annuity for the month of the employee death. That fact does NOT prevent payment of accrued supplemental annuities to the payer of the employee's B/E.)

When determining the extent and proportion that the payer of B/E paid the employee's burial expenses, disregard the amount of the LSDP paid to the funeral home as authorized by the payer of B/E. Consider only the amount actually paid by the payer of B/E in determining his eligibility for unpaid annuities.

If there is no person entitled to reimbursement, or if the unpaid annuities exceed the reimbursable B/E, pay such total or such remainder in the following order of priority:

- C. Child(ren) of the employee receive equal shares; full amount to a sole survivor.
- D. Grandchild(ren) of the employee receive equal shares; full amount to a sole survivor.
- E. Parent(s) of the employee receive equal shares; full amount to a sole survivor.

- F. Brothers and sisters of the employee receive equal shares; full amount to a sole survivor. Half blood brothers and sisters share equally with full blood brothers and sisters.

2.7.28 Tax Credits When No SUP ANN Is Payable

When the annuitant dies before a SUP ANN award is made, it is necessary in some cases to set up a G-357 solely for the purpose of allocating employer tax credits. The cases involved are:

- A. SUP ANN Reduced to Zero - When the supplemental pension reduces the SUP ANN to zero, the employer is entitled to his tax credit. No application is required from the employer. The survivor, if any, should not file an application since no SUP ANN is payable.
- B. No Eligible Survivor - The employer is also entitled to tax credits even though there is an unpaid SUP ANN but the SUP ANN is not payable because the annuitant is not survived by a person who could be paid the SUP ANN. (For example, there is no widow, the LSDP covers all of the B/E, and there is no surviving child, grandchild, parent, brother, or sister.)

2.7.35 Entitlement Requirements On Death Of Spouse Or Divorced Spouse Applicant Or Annuitant

- A. Application - An application for unpaid annuities must be filed no later than the second anniversary of the spouse's death.
- B. Entitlement by Reason of Relationship - When entitlement exists by reason of the applicant's relationship to the deceased employee, the applicant must meet the requirements listed in sec. 2.7.3.
- C. Equitable Entitlement - When the applicant may receive the unpaid annuities as the payer of the employee's B/E, see chapter 2.8, "Lump-sum Death Payments," for the conditions determining equitable entitlement.

2.7.36 Unpaid Spouse Or Divorced Spouse Annuities Payable And Amount Of Payment

Spouse or divorced spouse annuities unpaid at death are payable to the following persons when the spouse is NOT survived by the employee (widow or widower). If the employee survives the spouse, see RCM 1.3.63.A. The order of priority and the amounts payable are as indicated.

- A. Person(s) who paid the EMPLOYEE'S B/E: Each shares in the unpaid annuities to the extent and in the proportions that he paid the employee's B/E, but ONLY to the extent he is not reimbursed by the LSDP under the RR Act for having paid such expenses.

NOTE: Since unpaid spouse or divorced spouse annuities are payable only to the extent that the payer of B/E has not been reimbursed by the LSDP, the LSDP must be paid BEFORE paying the unpaid spouse annuities. However, this does not mean that the payer of B/E cannot receive the unpaid spouse annuities when an LSDP is not awarded. (Example: An LSDP is not payable due to a child's entitlement to an insurance annuity for the month of the employee's death. That fact does NOT prevent payment of these unpaid annuities to the payer of the employee's B/E.)

When determining the extent and proportion that the payer of B/E paid the employee's burial expenses, disregard the amount of the LSDP paid to a funeral home as authorized by the payer of B/E. Consider only the amount actually paid by the payer of B/E in determining his eligibility for unpaid annuities.

If there is no person entitled to reimbursement, or if the unpaid annuities exceed the reimbursable B/E, pay such total or such remainder in the following order of priority:

- B. Child(ren) of the deceased employee receive equal shares; full amount to a sole survivor.
- C. Grandchild(ren) of the deceased employee receive equal shares; full amount to a sole survivor.
- D. Parent(s) of the deceased employee receive one half each; full amount to sole survivor.
- E. Brothers and sisters of the deceased employee receive equal shares; full amount to a sole survivor. Half blood brothers and sisters share equally with full blood brothers and sisters.

2.7.45 Entitlement Requirements On Death Of A Survivor Applicant Or Annuitant

- A. General - Insurance annuities, and survivor annuities pursuant to a J&S election are payable as outlined in the following sections.

- B. Application - An application for unpaid annuities must be filed no later than the second anniversary of the survivor's death.
- C. Relationship - Annuities unpaid at the death of a survivor applicant or annuitant are payable to survivors of the employee. To be eligible, the employee's survivors must meet the requirements of relationship listed in sec. 2.7.3.

2.7.46 Unpaid Survivor Annuities Payable And Amount Of Payment

Annuities unpaid at the death of a survivor applicant or annuitant are payable to survivors of the employee in the following order of priority and in the amounts indicated:

- A. Widow(er) if LIVING WITH the employee at the time of the employee's death: Full amount.
- B. Child(ren) of the deceased employee receive equal shares if more than one survive; full amount to a sole survivor.
- C. Grandchild(ren) of the deceased employee receive equal shares; full amount to a sole survivor.
- D. Parent(s) of the deceased employee receive one-half each; full amount to a sole survivor.
- E. Brothers and sisters of the deceased employee receive equal shares; full amount to a sole survivor. Half blood brothers and sisters share equally with full blood brothers and sisters.

NOTE 1: Unpaid survivor annuities CANNOT be paid to the payer of the employee's B/E since he cannot be considered equitably entitled.

NOTE 2: As with all other accrued annuities, an annuity due but unpaid at death is payable based on the relationship to the railroad employee and not the deceased survivor annuitant. Therefore, accrued annuities due but unpaid at the death of a surviving divorced spouse are payable as shown above starting with the employee's living with widow.

2.7.47 Accrued WIA Payable, No Application Filed

When WIA payments are made at the spouse rate and the widow(er) dies before the spouse annuity is converted to a widow(er)'s insurance annuity, any difference between the spouse rate and the final computed WIA rate is an accrued WIA unpaid at death. Such annuities accrue through the month preceding the month the widow(er) dies.

Before payment is certified, however, be sure that the widow met all requirements for entitlement to a WIA, and that proof of death of the employee and widow are in file.

