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Telephone

1 800-541-2728 (Outside Virginia)

1 800-633-7879 (Inside Virginia)

1 APR 1993

Mr. John F. Herlihy P. O. Box 707 Selbyville, DE 19975

Dear Mr. Herlihy:

This will confirm your telephone conversation with a member of my staff. Your patience for a response is appreciated.

Since you were not married at retirement, you are not eligible to increase your originally elected survivor benefit.

If you have any other retirement matters, please do not hesitate to contact us.

> Sincerely, Retirement Group

> > APPROVED FOR RELEASE DATE: 19-Jul-2011