

40. How satisfied were you with the assistance you received from OPM in filing the paperwork needed to obtain benefits?

- (Check One)
a. Very satisfied.
b. Generally satisfied.
c. Neither satisfied or dissatisfied.
d. Generally dissatisfied.
e. Very dissatisfied.

41. Do you have a personal computer and a modem?

- (Check One)
a. Yes.
b. No. (Skip to Question #43)

42. Do you have access to any of the following On-line services?

- (Check All that Apply)
a. CompuServe.
b. USENET.
c. America On-line.
d. Prodigy.
e. Genie.
f. Other (Please specify.)

Part V

Retirement Counseling

Please answer the following questions only if you retired within the last two years.

43. Did you receive retirement counseling?

- (Check One)
a. No. (Skip to Question #51.)
b. Yes.

44. Who initiated the contact to plan for your retirement?

- (Check One)
a. I did.
b. My agency did.
c. I don't remember.

45. Who did the counseling?

- (Check One)
a. An employee of my former agency.
b. A contract employee to my former agency.
c. I don't know.

46. When did your agency start to counsel you concerning your retirement planning?

- (Check One)
a. More than one year before I retired.
b. Six to twelve months before I retired.
c. Less than six months before I retired.

47. What did the counseling cover?

- (Check All That Apply)
a. Retirement coverage.
b. Amount of annuity.
c. Survivor benefits.
d. Health insurance benefits.
e. Life insurance benefits.
f. Social Security benefits.
g. Thrift Savings Plan.
h. Other (Please specify.)

48. How satisfied were you that the information from your agency (including responses to your questions and concerns) was accurate and up to date?

- (Check One)
a. Very satisfied.
b. Generally satisfied.
c. Neither satisfied nor dissatisfied.

- d. Generally dissatisfied.
e. Very dissatisfied.

49. How satisfied were you with how well your agency helped you in taking appropriate actions (such as submitting retirement forms and making decisions about health and life insurance) and in learning what to expect after you retired (such as how long it would take to get your annuity, notices to be received, tax withholding, etc.)?

- (Check One)
a. Very satisfied.
b. Generally satisfied.
c. Neither satisfied nor dissatisfied.
d. Generally dissatisfied.
e. Very dissatisfied.

Comments (Especially about any improvements you would suggest.)

Blank lines for handwritten comments.

50. How did your agency's estimate of your annuity compare with the annuity computed by OPM?

- (Check One And Skip To Question #52)
a. The annuity estimate was close to the annuity computed by OPM.
b. The annuity estimate was significantly more than the annuity computed by OPM.
c. The annuity estimate was significantly less than the annuity computed by OPM.
d. I did not receive an annuity estimate from my agency.
e. I don't remember.

51. If your employing agency never counseled you, where did you go to get information on retirement and insurance matters?

- (Check All That Apply)
a. National Association of Retired Federal Employees (NARFE).
b. Private publications (such as Federal Employees Almanac).
c. I contacted OPM directly.
d. Other.
e. I didn't receive any retirement planning information.

52. In planning your retirement, did you?

- (Check One)
a. Attend agency sponsored retirement seminars AND receive individual counseling from your personnel office.
b. Only attend an agency sponsored retirement seminar.
c. Only receive individual counseling.
d. Neither retirement seminars nor individual counseling was provided by my agency.

53. Were you provided a copy of "Thinking About Retirement"?

- (Check One)
a. Yes.
b. No.
c. I don't know.

Thank you for your cooperation. We appreciate your help. Please return the completed questionnaire in the postage paid envelope to: U.S. Office of Personnel

Management, Client Satisfaction Survey, Room 4316, RIS/QAD, Attention: Dom Marro/Nancy Wolf, 1900 E Street, N.W., Washington, DC 20415.

If you have any comments about how OPM has served you or if you have suggestions on how we can improve our service, please write them in the space below.

Blank lines for handwritten comments.

If you have questions concerning your annuity or survivor annuity, write directly to: U.S. Office of Personnel Management, Retirement Operations Center, Boyers, PA 16017.

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SECURITIES AND EXCHANGE COMMISSION

[Rel. No. IC-21021; No. 812-8154]

General American Life Insurance Company, et al.

April 19, 1995.

AGENCY: Securities and Exchange Commission ("SEC" or "Commission").

ACTION: Notice of Application for Exemption under the Investment Company Act of 1940 ("1940 Act").

APPLICANTS: General American Life Insurance Company ("General American"), General American Separate Account Eleven ("Account 11") and Walnut Street Securities, Inc. ("Underwriter").

RELEVANT 1940 ACT SECTION: Order requested under Section 6(c) granting exemptions from Sections 27(c)(2) and 27(e) of the 1940 Act and from Rules 6e-3(T)(b)(13)(vii), 6e-3(T)(c)(4)(v) and 27e-1 thereunder.

SUMMARY OF APPLICATION: Applicants request an order to permit Account 11 and other variable life insurance separate accounts that General American may establish in the future ("Future Accounts") to: (1) Deduct a charge from premium payments under certain variable life insurance contracts to compensate General American for its increased federal tax burden resulting from the application of Section 848 of the Internal Revenue Code of 1986, as amended, to the receipt of such payments; and (2) to permit General American not to send such contract owners a written notice of their refund and withdrawal rights.