

The Need for the Proposed Action

The Commission extended the implementation schedule for operating plants to 18 months from the effective date of the rule, given that it involves a new power for power reactor sites, that some procurement problems may arise and that scheduling problems may occur. Under the present rule and current licensing schedule, the applicant would be required to implement the rule several months (depending on the actual date of operating license issuance) ahead of operating power reactors. The applicant will implement interim compensatory measures to justify the scheduler exemption.

Environmental Impacts of the Proposed Action

The applicant's request for scheduler exemption involves delaying, by several months, implementation of control measures per the regulation. The proposed action will not increase the probability or consequences of accidents, makes no changes in the types of any effluents that may be released offsite, and does not increase the allowable individual or cumulative occupational radiation exposure. Accordingly, the Commission concludes that there are no significant radiological environmental impacts associated with the proposed action.

With regard to potential nonradiological impacts, the proposed action involves features located entirely within the restricted area as defined in 10 CFR Part 20. It does not affect nonradiological plant effluents and has no other environmental impact. Accordingly, the Commission concludes that there are no significant nonradiological environmental impacts associated with the proposed action.

Alternative to the Proposed Action

Since the Commission has concluded there is no measurable environmental impact associated with the proposed action, any alternatives with equal or greater environmental impact need not be evaluated. As an alternative to the proposed action, the Commission considered denial of the proposed action. Denial of the application would result in no change in current environmental impacts. The environmental impacts of the proposed action and the alternative action are similar.

Alternative Use of Resources

This action did not involve the use of any resources not previously considered in the Final Environmental Statement and Supplement 1 related to operation

of the Watts Bar Nuclear Plant, dated December 1978 and April 1995, respectively.

Agencies and Persons Consulted

In accordance with its stated policy, the NRC staff consulted with the Tennessee State official regarding the environmental impact of the proposed action. The State official had no comment.

Finding of No Significant Impact

Based upon the foregoing environmental assessment, the Commission concludes that the proposed action will not have a significant effect on the quality of the human environment. Accordingly, the Commission has determined not to prepare an environmental impact statement for the proposed action.

For further details with respect to this action, see the request for exemption dated November 30, 1994, which is available for public inspection at the Commission's Public Document Room, 2120 L Street NW., Washington, DC, and at the local public document room located at the Chattanooga-Hamilton County Library, 1101 Broad Street, Chattanooga, Tennessee.

Dated at Rockville, Maryland, this 18th day of April 1995.

For the Nuclear Regulatory Commission.
Peter S. Tam,
Senior Project Manager, Project Directorate II-3, Division of Reactor Projects—I/II, Office of Nuclear Reactor Regulation.

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BILLING CODE 7590-01-M

OFFICE OF PERSONNEL MANAGEMENT**Notice of Request for Expedited Review of Revised Form RI 10-72**

AGENCY: Office of Personnel Management.

ACTION: Notice.

SUMMARY: In accordance with the Paperwork Reduction Act of 1980 (title 44, U.S. Code, chapter 35), this notice announces a request for expedited review of a revised information collection. Form RI 10-72, Client Satisfaction Survey, is used to determine how well the Office of Personnel Management has served federal civil service annuitants and survivor annuitants. An expedited clearance is requested for this survey questionnaire so we can meet our scheduled mailing date of May 1, 1995.

The questionnaire will be sent to approximately 1500 annuitants and will

require approximately 25 minutes to complete, for a total public burden of 625 hours.

A copy of this proposal is appended to this notice.

DATES: Comments on this proposal should be received by April 28, 1995. OMB has been requested to take action within five (5) calendar days from the date of this publication.

ADDRESSES: Send or deliver comments to—

Lawrence P. Holman, Chief, Quality Assurance Division, Retirement and Insurance Group, U.S. Office of Personnel Management, 1900 E Street, NW., Room 4316, Washington, DC 20415
and
Joseph Lackey, OPM Desk Officer, Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, NW., Room 10235, Washington, DC 20503

FOR INFORMATION REGARDING

ADMINISTRATIVE COORDINATION—CONTACT: Mary Beth Smith-Toomey, Management Services Division, (202) 606-4025.

U.S. Office of Personnel Management.

Lorraine A. Green,
Deputy Director.

Dear Annuitant: We are conducting a survey of people across the country to find out how well the Office of Personnel Management is serving the Federal annuitant population.

You are one of a relatively small number of annuitants randomly selected for this survey, so your answers are very important. This is your chance to tell us how satisfied you are with the service you receive from the Office of Personnel Management.

This survey is completely voluntary. It is your choice whether or not to help us, and your decision will not be recorded or affect your eligibility for any Government benefits. Your answers will be kept confidential. No permanent record will be kept on how you answered any of the questions.

If you have any questions about our survey, please call collect at (202) 606-0283. This is a special telephone number we have established just for this survey. Your questions about your claim or the benefits you are receiving should continue to be referred to OPM's Retirement Information Office at (202) 606-0500.

Please use the addressed, postage-paid envelope to return your questionnaire to us after you have completed it. Remember, your answers will help OPM to improve its services to you and your fellow annuitants.

Thank you for your help.

Sincerely,
James B. King,
Director.

Dear Annuitant: Several weeks ago, we mailed you a questionnaire regarding the

service you receive from the Office of Personnel Management. To date we have not heard from you. In case our other letter did not reach you or has been misplaced, a new questionnaire is enclosed. I urge you to complete it and return it in the enclosed addressed, post-paid envelope.

This survey is completely voluntary and your responses will not affect your eligibility for any Government benefits. However, as you are one of a relatively small number of annuitants randomly selected for this survey, your answers are very important. The high percentage of people who have already returned their questionnaires is encouraging, but we need your opinions too.

If you have any problems or questions regarding this survey questionnaire, please call collect at (202) 606-0283. This is a special phone number we have established just for this survey. Your questions about your claim or the benefits you are receiving should continue to be referred to OPM's Retirement Information Office at (202) 606-0500.

Thank you for your cooperation.

Sincerely,

James B. King,

Director.

Office of Personnel Management

Client Satisfaction Survey

How Well Has the Office of Personnel Management Served You?

Retirement and Insurance Service

Survey of How Well the Office of Personnel Management Serves Federal Annuitants

Conducted by OPM's Retirement and Insurance Service

Instructions

Please answer the questions on the following pages and return the questionnaire to us in the enclosed envelope. It should take about 25 minutes to finish. If you have trouble filling out this questionnaire, you may have a relative or friend help you. The answers you give, however, should be based on your own feelings and opinions and refer to your experience with the Office of Personnel Management (OPM).

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 questions about this questionnaire, please call collect at (202) 606-0283. We will be happy to help you.

Any questions about your claim or your benefits should be directed to OPM's Retirement Information Office at (202) 606-0500.

Public Burden Statement

We think providing this information takes an average 25 minutes per response, including the time for reviewing instructions, getting the needed data, and reviewing the requested information. Send comments regarding our estimate or any other aspect of this form, including suggestions for reducing time needed, to the Office of Personnel

Management, Reports and Forms Officer, 500 CHP, Washington, DC 20415.

Privacy Act Statement

Title 5, U.S. Code, 83 and 84 authorizes the solicitation of this information. The purpose of this collection of information is to find out how well the Office of Personnel Management is serving the Federal annuitant population. Participation is voluntary for those annuitants who are selected for the survey. The information provided by annuitants will be kept confidential and will not be released outside of the Office of Personnel Management.

Client Satisfaction Survey

Part I

Mail To/From the Office of Personnel Management (OPM).

1. Did you write to OPM regarding retirement or insurance matters within the past 12 months? (Do not include mailing in any forms you may have been asked to complete.)

(Check One)

- a. No (Skip to Question #7)
b. Yes.

2. If you have written to OPM, about how many times in all have you written in the past 12 months?

(Check One)

- a. Once.
b. Twice.
c. Three times.
d. More than 3 times.

3. What did you write about?

(Check All That Apply)

- a. I asked a general question about my benefits.
b. I asked a specific question about an action that was taken on my annuity account (such as a change in my monthly benefit).
c. I asked that some action be taken on my annuity account (such as an address change or health benefits change).
d. I complained or expressed concern about some aspect of the retirement or insurance program (such as the cost of or amount of insurance).
e. I complained, expressed concern, or followed up on an action that I had requested (such as the amount of time taken to process a requested action).
f. Other (Please specify.)

4. Why did you choose to write to OPM rather than telephone?

(Check All That Apply)

- a. I prefer to write a letter rather than telephone.
b. I could not get through by telephone.
c. Based on my past experience, it is difficult to get retirement or insurance problems resolved by telephoning OPM.
d. It is not convenient for me to call OPM during its regular business hours.
e. I did not want to pay for a long distance telephone call to OPM.
f. Other (Please specify.)

5. Overall, how satisfied or dissatisfied were you with the content of the response to the letter(s) you wrote to OPM within the last 12 months?

(Check One)

- a. Very satisfied.
b. Generally satisfied.
c. Neither satisfied nor dissatisfied.
d. Generally dissatisfied.
e. Very dissatisfied.
f. I never received a response.

6. Overall, how satisfied were you with the amount of time it took OPM to respond to the letter(s) you wrote within the last 12 months?

(Check One)

- a. Very satisfied.
b. Generally satisfied.
c. Neither satisfied nor dissatisfied.
d. Generally dissatisfied.
e. Very dissatisfied.
f. I never received a response.

7. OPM mails various informational materials and notices to its annuitant beneficiaries. In general, how easy or difficult to understand is the mail you have received from OPM?

(Check One)

- a. Very easy to understand.
b. Generally easy to understand.
c. Neither easy nor difficult to understand.
d. Generally difficult to understand.
e. Very difficult to understand.

8. What do you usually do with the OPM informational materials and notices sent to you?

(Check One)

- a. I read all the information that is sent to me.
b. I glance at the notices to see if they apply to me but find that most of them don't.
c. I glance at the notices and find that most of them do apply to me.
d. I don't read the notices. If there is something I need to know I ask about it.
e. Other (Please specify.)

9. If you have sought assistance to understand a notice you received from OPM, where did you last seek assistance?

(Check One)

- a. I did not seek assistance (Skip to Question #11.)
b. OPM office in Washington, D.C.
c. Another OPM office (that is, not in Washington, D.C.).
d. The agency where I used to work.
e. Another agency.
f. The National Association of Retired Federal Employees (NARFE).
g. The union that represented me as an employee.
h. Someone I know who received the same notice.
i. Friends or family.
j. Other (Please specify.)

10. How satisfied or dissatisfied were you with the help you received from the place noted above?

(Check One)

- a. Very satisfied.
- b. Generally satisfied.
- c. Neither satisfied nor dissatisfied.
- d. Generally dissatisfied.
- e. Very dissatisfied.

11. The following is a list of pamphlets OPM provides to its customers. If you have read any of the pamphlets within the past 12 months, indicate how clear the pamphlet was.

(Check Only One Rating Column For Each Pamphlet You Have Read In The Past 12 Months)

OPM pamphlets	Clear	Somewhat clear	Not clear
a. Information for Annuitants			
b. Information for Annuitants About the Federal Employees Health Benefits Program			
c. Information for Survivor Annuitants			
d. Death Benefits for Children			
e. Information for Disability Annuitants			

12. The following is a list of forms that OPM provides to its customers. If you had to complete any of the OPM forms within the past 12 months, please indicate if the instructions were clear and understandable.

(Check Only One Rating Column For Each Form You Have Completed In The Past 12 Months.)

OPM forms	Clear	Somewhat clear	Not clear
a. Open Season Health Benefits forms			
b. Student-child entitlement forms			
c. Disability retirement earnings survey forms			
d. Change of Address forms			
e. Annuity payment direct deposit forms			

13. Have you ever requested the assistance of any of the following parties regarding a retirement or insurance matter handled by OPM?

(Check All That Apply)

- a. My Congressional Representative.
- b. My Senator.
- c. The White House.
- d. The Director of OPM.
- e. Official from some other Federal agency.
- f. The news media.
- g. No, I have not requested assistance of any of the above parties.

Part II

Telephoning the Office of Personnel Management

14. What type of telephone service do you have?

(Check One)

- a. Touch tone.
- b. Rotary dial or pulse.
- c. I don't know.
- d. I don't have a phone.

15. Have you tried to call OPM's retirement offices within the past 12 months?

(Check One)

- a. No. (Skip to Question #25.)
- b. Yes.

16. In the past 12 months, how many different times did you call OPM's retirement offices?

(Check One)

- a. Once.
- b. Twice.
- c. Three times.
- d. More than three times.

17. Think about all the times you've called OPM's retirement offices over the past 12 months, and indicate which of the following things happened when you called.

(Check All That Apply)

- a. I got through without any problem.
- b. My call had to be transferred or I was told to call a different number.
- c. An answering machine put me on hold.
- d. A person put me on hold.
- e. I gave up after being placed on hold.
- f. I had to call several times before getting through.
- g. My call was disconnected.
- h. I got a busy signal.
- i. Other. (Please specify.)

18. On your most recent phone call how many times did you have to dial before you got through?

(Check One)

- a. Once.
- b. Twice.
- c. Three times.
- d. More than three times.
- e. I never got through.
- f. I don't remember.

19. Listed below are several reasons why a person might telephone OPM. In your most recent phone call, indicate the reason(s) you called.

(Check All That Apply)

- a. I had a question about a claim for retirement or survivor benefits.
- b. I asked about health benefits or life insurance coverage.
- c. I asked about a tax related matter.
- d. I asked about an adjustment to my benefit.
- e. I asked about a benefit for a child(ren).
- f. I asked about a notice or other mail I received from OPM.
- g. I was following up on a previous call or request that some action be taken.
- h. OPM asked me to contact them.
- i. I reported the death of an annuitant.
- j. I notified OPM of a name or address change.

- k. I reported non-receipt of a benefit check.
- l. I telephoned OPM for some other reason. (Please specify.)

20. In general, how courteous was the OPM employee(s) during this call?

(Check One)

- a. Very courteous.
- b. Generally courteous.
- c. Neither courteous nor discourteous.
- d. Generally discourteous.
- e. Very discourteous.

21. How clearly did the OPM employee answer your question(s)?

(Check One)

- a. Clearly.
- b. Somewhat clearly.
- c. Not clearly.

22. Think about the reason why you last contacted OPM by telephone. What kind of job has OPM done to handle this matter?

(Check One)

- a. Very good job.
- b. Good job.
- c. Fair job.
- d. Poor job.
- e. Very poor job.

23. Once again, think about the reason why you last contacted OPM by phone. How satisfied are you with the amount of time it has taken OPM, so far, to take care of this matter?

(Check One)

- a. Very satisfied.
- b. Generally satisfied.
- c. Neither satisfied nor dissatisfied.
- d. Generally dissatisfied.
- e. Very dissatisfied.

24. About how long (including time you waited, if any) did your last phone call to OPM last?

(Check One)

- a. Less than 3 minutes.
- b. At least 3 but less than 10 minutes.
- c. At least 10 but less than 20 minutes.
- d. 20 minutes or more.
- e. I don't remember.

Part III

Benefits From the Office of Personnel Management

25. Do you usually get your retirement or survivor annuity payment by the first business day of the month?

(Check One)

- a. Yes.
- b. No.

26. In most cases, interim or special payments are paid until an applicant's annuity claim is completely processed and regular payments begin. Was this the case for your initial annuity claim?

(Check One)

- a. Yes.
- b. No.
- c. I don't remember.

27. After you applied for your annuity benefit, when did you receive your first payment from OPM?

(Check One)

- a. Much sooner than I expected.
- b. A little sooner than I expected.
- c. About when I expected.
- d. A little later than I expected.
- e. A lot later than I expected.
- f. I don't remember.

28. Listed below are some of the actions that can be taken on an annuity account. Please check the *most recent actions* that were taken on your account.

(Check All That Apply)

- a. No action has been taken on my account within the past 12 months. (Skip to Question #33.)
- b. An initial claim for retirement or survivor benefits.
- c. Stop or change Federal tax withholding.
- d. Change health benefits plans or options.
- e. Change life insurance option(s).
- f. Change mailing address.
- g. Direct annuity benefits to a bank account.
- h. Adjust annuity benefit after a change in marital status.
- i. Suspend annuity payments.
- j. Add or drop child(ren) benefit.
- k. Non-receipt of a benefit check.
- l. Other reason. (Please specify.)

29. If you requested that OPM take action on your account, how was (were) the actions(s) handled?

(Check All that Apply)

- a. I did not request action. (Skip to Question #33.)
- b. The action was taken based on my telephone request.
- c. The action was taken after my first request.
- d. The action was taken only after I made a second request.
- e. The action was taken only after I made more than two requests.
- f. I don't remember.

30. Overall, how satisfied were you with the way the above action(s) was (were) handled by OPM?

(Check One)

- a. Very satisfied.
- b. Generally satisfied.
- c. Neither satisfied nor dissatisfied.
- d. Generally dissatisfied.
- e. Very dissatisfied.

31. Did you receive some form of communication from OPM about the action(s) that was (were) taken?

(Check One)

- a. No, I never received any communication regarding the action that was taken. (Skip to Question #33.)
- b. Yes, a computer generated notice.
- c. Yes, a hand-written notice.
- d. Yes, a form letter or notice.
- e. Yes, a typed letter.
- f. Yes, some other type of communication.
- g. I don't remember. (Skip to Question #33.)

32. Was the communication about the action on your account clear to you?

(Check One)

- a. Yes, it was very clear.
- b. It was somewhat clear.
- c. No, it was not clear.

Part IV

Overall Quality of the Office of Personnel Management's Service

33. Overall, since your annuity began, how would you rate the service that OPM has given you?

(Check One)

- a. Very good.
- b. Good.
- c. Fair.
- d. Poor.
- e. Very poor.

34. How would you rate OPM's service in comparison to the service you get from other Federal, State, and local government agencies?

(Check One)

- a. OPM much better than others.
- b. OPM somewhat better than others.
- c. OPM is about as good as others.
- d. OPM somewhat worse than others.
- e. OPM much worse than others.
- f. Can't say, have had no contact with other government agencies.

35. If you must contact OPM in the future, would your first preference be to write, telephone, or visit?

(Check One)

- a. Write.
- b. Telephone.
- c. Visit.

36. The following is a list of important service quality factors. Please read through the list. From your point of view, please rank the five most important factors to you in your dealings with OPM. Mark "1" next to the item that is most important to you, a "2" next to the second most important factor, a "3" next to the third most important factor, etc. (Rank Only The Five Most Important Factors From "1" to "5." Leave The Remaining Factors Blank.)

Ranking	OPM service quality factors
	a. Concern for me and my problems
	b. Friendly OPM employees
	c. Knowledgeable OPM employees
	d. Easily obtainable information
	e. Clear information about changes in law and regulations
	f. Clear statements and correspondence
	g. Clear information about payments or services
	h. Fair treatment of all customers
	i. Timely action on my concerns and complaints
	j. Timely payments
	k. Accurate answers to questions
	l. Replacement of missing payments
	m. Minimal interruptions of benefits
	n. Flexible billing and payment arrangements for benefit overpayments
	o. Accurate payments
	p. Good telephone service

If you retired since January 1, 1995, please answer the next three questions. Otherwise, skip to question #40.

37. When you retired, how satisfied were you with how OPM handled all aspects of your retirement (including, if applicable, your requests for direct deposit of your monthly retirement check in your bank and federal income tax withholdings from your check)?

(Check One)

- a. Very Satisfied.
- b. Generally satisfied.
- c. Neither satisfied nor dissatisfied.
- d. Generally dissatisfied.
- e. Very dissatisfied.

38. If you requested that your retirement check be deposited directly in your bank by OPM, how satisfied were you with how long it took for your bank account to be credited with your first retirement payment?

(Check One)

- a. Very satisfied.
- b. Generally satisfied.
- c. Neither satisfied or dissatisfied.
- d. Generally dissatisfied.
- e. Very dissatisfied.
- f. I did not request that my retirement check be deposited directly in my bank.

39. What kind of job did OPM do in giving you professional and personalized information concerning your retirement?

(Check One)

- a. Very good job.
- b. Good job.
- c. Fair job.
- d. Poor job.
- e. Very poor job.

Answer the following question (Question #40) *only* if you began receiving, since January 1, 1995, a monthly *survivor's* check as a *result of the death of a Federal retiree*. Otherwise, skip to question #41.

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.

[FR Doc. 95-10122 Filed 4-24-95; 8:45 am] BILLING CODE 6325-01-M

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.