

# Railroad Retirement Information

1-877-772-5772 (when dialed will direct you to the nearest RRB office)

- ❖ The basic requirement for RR retirement annuities is 120 months (10 years) or 60 months (5 years) if service was performed after 1995. Service months need not be consecutive and they can be negotiated in any settlement for an on the job injury
- ❖ Military service may be credited towards RRR benefits call the RRB to find out if you qualify apply for credit ASAP
- ❖ Annually you will receive a BA-6 declaring your eligible months, please check to ensure accuracy. The law limits to 4 years the period during which corrections can be made
- ❖ Employees with 30 or more years credible service are eligible for annuities the first full month they are 60
- ❖ Employees with 10-29 or 5-29 if at least five years were after 1995. Are eligible for annuities the first full month they are 62, early retirement reductions are applied, please refer to chart on the RRB website or call to confirm, full retirement age (67 in most cases), and amount of reduction for early retirement.
- ❖ Spouse annuities are paid in the same age scale as employee, 30 or more years credible service are eligible for annuities the first full month they are 60. Employees with 10-29 or 5-29 if at least five years were after 1995. Spouses are eligible for annuities the first full month they are 62, early retirement reductions are applied.
- ❖ If you are eligible for Social Security benefits you can collect until you retire from the RR, this will not affect your RR retirement annuity amount
- ❖ Employees can qualify for full annuity if permanently disabled
- ❖ The average full annuity for fiscal year 2014 is \$3,777 employee and \$5,271 for employee and spouse, please check with RRB less than 30 years
- ❖ Survivor benefits are available widow(er)s, surviving divorced spouses, unmarried children (under 18 or disabled) and parents. Please check with the RRB for specifics
- ❖ Employee tier II benefits are subject to court ordered property settlements in proceedings related to divorce, annulment, or legal separations. Tier I are not subject to property settlements contact RRB legal department 312-751-4948
- ❖ The maximum RR Retirement taxes payable for tier I & II are for 2015; employee \$13,387.05 employers are \$20,619.45 this varies each year
- ❖ To expedite your annuity claim and inquire of annuity, you should set up an account with <https://secure.rrb.gov/> register and request a pin, the site contains important information about your RR retirement