

Applying for your Railroad Retirement annuity

The minimum age requirement for employee (and spouse) retirement annuities is:

- 60, if the employee has 30 or more years (360 total months) of service, and
- 62, if the employee has less than 30 years of service

First, determine what your retirement date is going to be. Keep in mind that your retirement annuity cannot begin until the first day of the month after you have attained the minimum age requirement based on your total months of service. For example, if you attain age 60 in May, and have 360 or more years of service, your earliest annuity beginning date would be June 1.

You may make an application for your retirement annuity up to 90 days (approx 3 months) before your retirement date, either in person at the district office, or by phone. NOTE: If you wish to apply at the district office, it is strongly recommended that you call ahead and make an appointment.

You (and, if applicable, your spouse) will be required to furnish the following:

Information

- ✓ Name, address, date of birth, phone number and SSN
- ✓ Name, address, date of birth, SSN of current spouse
- ✓ Names, addresses, dates of birth of ALL former spouses (if applicable)
- ✓ Name, date of birth, and SSN of each minor child or child totally and permanently disabled before age 22 (if applicable)
- ✓ Date and place of each marriage
- ✓ Date and place of each divorce
- ✓ Bank routing number and account number for direct deposit
- ✓ Name, address, and Federal tax ID number of last employer
- ✓ Beginning and ending dates of last employment
- ✓ Public service pension or non-covered service pension amounts and effective dates

Documents (see next page for information on acceptable proofs)

- ✓ Proof of age for each applicant
- ✓ Proof of marriage to the railroad employee
- ✓ Proof of age and relationship of each minor or disabled child to the railroad employee
- ✓ Proof of divorce from railroad employee (for ex-spouse who applies)
- ✓ Proof of railroad employee's active duty military service, if any
- ✓ Proof of Public Service Pension or Non-covered Service Pension
- ✓ Public service pension offset verification

TYPES OF PROOFS

PROOF OF AGE – The best proof is a certified copy of the civil or church record of the date of your birth made at or near the time of birth. Such proof should be submitted unless it can be shown that these records do not exist. In the latter case, you should submit the next oldest record you can locate, such as an insurance policy, fraternal record, or other document that shows (a) your name and your date of birth or age and (b) the date the record was made, which must be more than five years before the date on which you file an application for an annuity.

PROOF OF MARRIAGE – The best way to prove a marriage is by furnishing a certified copy of the public marriage record, a certified copy of the church marriage record or the original marriage certificate. If none of these proofs is obtainable, give the reason and submit a statement from the clergyman or official who performed the marriage ceremony. When proving a marriage to other than the railroad retirement employee, provide the full name of the spouse, date and place of the marriage, when the marriage ended, and the former spouse's social security number.

PROOF OF DIVORCE – Such proof may be the original divorce decree, a certified copy of the divorce decree or an abstract certification of the divorce decree.

PROOF OF RELATIONSHIP – The preferred proof of relationship is a certified copy of a civil or church record of such person's birth. If neither of these proofs is obtainable, give the reason and submit another record such as a hospital birth record or certificate, a Bible or family record, a school record or the affidavits of two disinterested individuals who have knowledge of the relationship. Any evidence which is submitted to show the relationship of a brother or sister must show the claimant's name; the names of the parents, and must reflect the parent and child relationship. If the evidence submitted as proof of marriage or relationship also indicates the age or date of birth of the individual to whom the evidence pertains, separate proof of age is not required.

PROOF OF MILITARY SERVICE – Acceptable proof may be the original certificate of discharge, or any official military record that shows the dates of your active service, or a certified copy of the original document.

PROOF OF DEATH – Acceptable proofs of death include a certified copy of the death certificate, which may be obtained from the city, county, or State Department of Health or Registrar of Vital Statistics in the state where death occurred; or a statement of death completed by the funeral director on RRB Form G-273a, Funeral Director's Statement of Burial Charges.

PROOF OF PAYMENT OF BURIAL EXPENSES – Acceptable proofs that burial expenses were paid include the original itemized receipted bill or certified copy of it showing name of person or organization who paid the burial expenses; or a statement of burial expenses completed by the funeral director on RRB Form G-273a, Funeral Director's Statement of Burial Charges.

PROOF OF APPOINTMENT AS LEGAL REPRESENTATIVE – A person claiming benefits as legal representative of an estate must submit evidence of the court appointment. If appointment was made more than one year ago, the letters must carry the court's certification that they are still in full force and effect.

SOCIAL SECURITY NUMBER – Acceptable proofs include a copy of the social security card, a letter from the Social Security Administration, or other proof for social security number.

DIRECT DEPOSIT INFORMATION – The best proof is a specific document from your financial institution. This could include a voided check, Form SF-1199a, Direct Deposit Sign-up form, or other document from your financial institution that includes the 9-digit routing number, your name, and account number. Failure to provide this information could result in a delay of payment.

PROOF OF PUBLIC SERVICE PENSION OR NON-COVERED SERVICE PENSION – Acceptable proofs should include effective dates and current amount of pension.

PUBLIC SERVICE PENSION OFFSET VERIFICATION – If your Public Service Pension employer was a State or Local government agency, acceptable proof is a letter from this employer indicating that FICA (Social Security) taxes were withheld from the last 60 months of your employment, including your last day of employment.

EMPLOYER IDENTIFICATION NUMBER (EIN) – This is a 9-digit number that can be found on Form W-2 or obtained from your last nonrailroad employer.