

YOUR RIGHTS TO REVIEW AND/OR WAIVER

REVIEW OF THE FACTS

If you believe that your new annuity rate is incorrect, you were not overpaid, or that the amount of the overpayment is wrong, you may ask us to review the facts of your claim. Please indicate the reason why you would want a review of the facts and submit any evidence you may have to support your belief. Your request for a review of the facts must be received at an office of the Railroad Retirement Board (RRB) within 60 days from the date of the accompanying letter.

WAIVER OF RECOVERY

If you believe that you should not have to repay the benefit payments made in error, you may request us to waive recovery of the overpayment. However, we may consider waiving recovery of the overpayment only if:

- * You were not at fault in causing the overpayment, and
- * Recovery would prevent you from meeting your ordinary and necessary living expenses or recovery would be unfair for some other reason.

If you request us to consider waiving the repayment you will need to furnish us with information detailing your living expenses and your assets. This information must be submitted for a waiver to be considered. Your request for a waiver of recovery must be received within 60 days after the date of the accompanying letter.

PERSONAL CONFERENCE

You may request a personal conference along with either a request for a review of the facts, or waiver, or a request for both review of the facts and waiver. Your request for a personal conference must be received within 60 days after the date of the accompanying letter.

If you are requesting a personal conference, there is no requirement that you be represented by someone other than yourself. However, if you desire, you may also be represented by an attorney or any other person of your choosing. The personal conference will be scheduled as soon as possible at a time convenient to you and will be held at the RRB office shown on the accompanying letter. The personal conference will be informal and will be conducted by an RRB employee who did not participate in the original overpayment determination. You will have an opportunity to review your claim file and present any additional information at the personal conference.

If you live outside the United States, the personal conference will be held in the continental United States. You must make travel arrangements through the RRB's headquarters in Chicago, Illinois, and travel at your own expense.

REQUESTING YOUR RIGHTS

If you wish to request any of the above described rights, please complete the enclosed Form G-66a, ***Rights Request Form***, and return it to the RRB before the following dates:

Waiver and/or Personal Conference :
Review of the Facts:

For RRB Use Only: { }