



RAILROAD RETIREMENT BOARD

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Name and Address Line 1  
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Issued: December 18, 2006

We adjusted your railroad retirement benefits effective with your January 2,2007 payment because of a rise in the cost-of-living. Here's how we figured your new monthly rate:

Tier 1	\$xxxx.xx
Tier 2	\$xxxx.xx
Vested Dual Benefit	\$xxxx.xx
Supplemental Annuity	\$ xx.xx
<b>Gross RRB Benefit</b>	<b>\$xxxx.xx</b>
(less Federal income taxes withheld)	\$xxxx.xx
(less other deductions)	\$xxxx.xx
RRB Benefit (before Medicare)	\$xxxx.xx
SS Benefit Paid by RRB (before Medicare)	\$xxxx.xx
(less Medicare premium)	\$ xxx.xx
<b>Benefit Amount</b>	<b>\$xxxx.xx</b>

The cost-of-living increase for tier 1 and Social Security benefits is x.x percent. The increase for tier 2 is x.x percent. If you are receiving other government benefits such as Social Security, a public service pension or another railroad retirement annuity, your tier 1 amount may not have increased because of a reduction required by law. If you disagree with any of the amounts shown, you have the right to request reconsideration within 60 days of the date of this letter.

**For Additional Information**

If you have any questions about this notice, write to us at the address shown above or telephone us at (999) 999-9999. General information about railroad retirement benefits is available on our website at [www.rrb.gov](http://www.rrb.gov). If you need a separate letter as proof of your monthly benefit amount or need a replacement Medicare card, you can get them by calling the automated RRB Help-Line at 1-800-808-0772, or by clicking on Benefit Services on our website.