

APPLICATION SUMMARY FOR A SPOUSE ANNUITY

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| Employee's Name | Lance Carter |
| RR Claim No. | A 813-11-1920 |
| Social Security Number | 813-11-1920 |
| Date of Birth | 08/28/1939 |

The following information was either supplied by or verified by you in support of your application for a Spouse Annuity under the Railroad Retirement Act. Review the information for accuracy. If there are any errors, notify the Railroad Retirement Board (RRB) immediately, and no later than 10 days from the date you receive this summary.

This information is certified by you to be true and correct to the best of your knowledge. You have been informed and you acknowledge that making a false or fraudulent statement or withholding information, in order to receive benefits from the RRB, is a crime under Federal law and may be punishable by fines, imprisonment or both.

Applicant Information

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|----------------------------------|---|
| Name and Address | Leighanne Carter 215 Backstreet Market Orlando FL 02202 |
| Daytime Telephone Number | 219-201-8552 |
| Social Security Number | 885-52-0215 |
| Date of Birth | 02/20/1942 |
| Type of Application Filed | Spouse Annuity |
| Application Filing Date | 07/25/2011 |

You have requested that any payment due you be sent using the Direct Express® Debit MasterCard®. Payments will be sent to the address shown above until the card is issued.

Applicant's Marriages

You are currently married to or separated from the employee.

You were not married before your marriage to the employee.

Criminal Offense Information

Within the past 12 months you have not been imprisoned or given a sentence of confinement due to a conviction for a criminal offense.

Other Government Benefits

You have not filed nor do you plan to file in the next three months for Social Security benefits on any account number.

You are not receiving a social security benefit.

In the past month you have not filed nor do you plan to file in the next three months for Railroad Retirement benefits on any other account number.

You are not receiving a railroad retirement annuity.

You are not receiving nor do you expect to receive a pension or lump-sum payment based on your earnings from a Federal, state or local government agency.

Earnings Information

In 2012, you expect your total earnings will be less than \$14,640.

Railroad Work and NonRailroad Work

You have not worked for a railroad, railroad labor organization or other employer in the railroad industry.

You worked for the following employers outside the railroad industry in the six months before you expect your annuity to begin.

Jive Records

from 05/20/1997 to 08/01/2011

Beginning Dates and Filing Dates

You have requested your annuity begin on the earliest date permitted by law, even if you will receive a reduced annuity.

You do not want this application to protect your filing date for Social Security benefits.

Your application for a Spouse Annuity has been released and will be processed as quickly as possible. If you do not receive notification about your application by December 2, 2012 you should contact the field office shown below.

You have received and reviewed the booklets RB-30, *Spouse/Divorced Spouse Annuity*, RB-9, *Employee and Spouse Annuities - Events that Must be Reported*, and Form G-77a, *How Work Affects Your Railroad Retirement Benefits*. It is your responsibility to report events that would affect

your annuity as explained in the booklets and form. Failure to report any of the events listed below or other events that may affect your annuity may result in a penalty deduction from your annuity, as well as criminal and/or civil prosecution.

If you change your address, or if there is some other change that may affect your application, you or your representative should report the change at once. If you have any questions, we will be glad to help you. You can report changes either by telephone, mail, or in person, whichever you prefer. Most Railroad Retirement Board offices are open to the public from 9:00 AM to 3:30 PM, Monday through Friday.

Always Report These Changes to the RRB

- **Marriage** – If your marriage to the employee ends by death or divorce.
- **Social Security** – If you file for social security benefits based on **any** person's earnings record.
- **Public Pension** – If you receive a lump-sum payment or begin to receive a monthly pension based on your earnings at an agency of the Federal, state or local government.
- **Earnings** – If your earnings change.
 - On your application you told us you expect your total nonrailroad earnings for 2012 to be \$25,720.
- **Railroad Work** – If you go to work for an employer in the railroad industry.
- **Employment** – If you perform work, including self-employment, for a family owned, controlled or managed business, including a business operated, managed or owned by you, a family member, friend or close associate, whether for pay or not, and without regard to how the business is organized (e.g., sole proprietorship, partnership, corporation, LLC, etc.).
- **Employment** – If you become a corporate officer of, own or operate a corporation (including a corporation owned by a family member or friend), whether for pay or not.
- **Employment** – If you receive anything of value in lieu of salary or wages for any work that you performed.
- **Address** – If your address changes, even if your payments are sent to a financial organization.
- **Criminal Offense** – If you are confined in a jail, prison, penal institution, or correctional facility due to a conviction for a criminal offense.
- **Death or Disability** – Your representative should notify the RRB immediately if you die or become unable to handle your own benefits.

How to Report Changes

When a change occurs after you have begun receiving your annuity, you should report the change at once. You or your representative can make the reports by telephone, mail or in person, whichever you prefer.

In most cases, we calculate how much to reduce your annuity because of your earnings based on either the earnings estimate you gave us when you applied for benefits, or on reports submitted by employers to the Social Security Administration. As a reminder, you should report your earnings (1) when we ask for a report of your earnings or (2) if any of the following happens:

- You stop working;
- You start working and expect to earn more than the annual exempt amount;
- Your employment is not covered under the Social Security Act (i.e., FICA taxes are not deducted from your pay);
- You work for a railroad or railroad labor organization; or
- You return to work for your last pre-retirement nonrailroad employer.

To report any changes or ask questions, you should contact:

U.S. Railroad Retirement Board
Hale Boggs Federal Bldg
Suite 1045
500 Poydras Street
New Orleans LA 70130-3399
877-772-5772

If for some reason you are unable to contact that office, you should contact:

U.S. Railroad Retirement Board
844 N Rush Street
Chicago, Illinois 60611-2092
<http://www.rrb.gov>