



UNITED STATES OF AMERICA
RAILROAD RETIREMENT BOARD
OFFICE OF PROGRAMS/POLICY & SYSTEMS
844 NORTH RUSH STREET
CHICAGO, IL 60611-2092
WWW.RRB.GOV

CURRENT

OFFICE HOURS: 9:00 AM TO 3:30 PM
MONDAY THROUGH FRIDAY EXCEPT FEDERAL HOLIDAYS

TOLL-FREE NUMBER: 1-877-772-5772

The Railroad Retirement Act (RRA) provides for the payment of a supplemental annuity to an employee annuitant who meets certain eligibility requirements. The RRA also requires that if the employee receives a private pension from a railroad employer, the supplemental annuity must be reduced by the amount of the pension attributable to the employer's contributions.

A private railroad pension is defined in 20 CFR 216.42 of the Railroad Retirement Board's (RRB) regulations. The following are private railroad pensions.

- A defined benefit plan.
- A defined contribution plan, *including a 401(k) savings plan*, under which the railroad employer is obligated to make fixed contributions to the plan regardless of profits. A defined contribution plan under which the employer's contributions are discretionary is not a private railroad pension that will reduce the supplemental annuity.

The RRB is requesting information about any pension or 401(k) savings plan that **<Railroad Name>** maintains for its employees to determine if benefits from the plan will cause a reduction to the supplemental annuities of covered employees. Our authority for requesting this information is contained in 20 CFR 209.2 of the RRB's regulations.

Please complete Form G-88r, *Request for Information About New or Revised Employer Pension Plan*, for each private pension or 401(k) savings plan and return the completed form, along with a copy of the plan or summary plan description, to:

U.S. Railroad Retirement Board
Policy and Systems
Attention: Mr. Jānis Sedlins
844 North Rush Street
Chicago, IL 60611-2092

You may copy the enclosed Form G-88r, if needed. You may also obtain Form G-88r, instructions for completing the form, and additional information about supplemental annuities and private railroad pensions from our website at <http://www.rrb.gov/AandT/ERI/Part6/chapter6.asp>.

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If you have any questions about this request, please contact Mr. Jānis Sedlins of my staff by phone at (312) 751-4808 or by e-mail at Janis.Sedlins@rrb.gov.

Sincerely,

Enclosure