

APPLICATION SUMMARY FOR A DISABLED EMPLOYEE ANNUITY

RRB Claim Number A xxx-xx-xxxx
Name Lance Carter
Social Security Number xxx-xx-xxxx

The following information was either supplied by or verified by you in support of your application for a Disabled Employee 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, which may be punishable by fines, imprisonment or both.

Military Service

I was in active military service.

Recent Employment

I did not work for an employer outside the railroad industry during the last six months or since leaving the railroad industry.

Railroad Employment

You have a current connection with the railroad industry.

I have worked for the following railroad, railroad labor organization or other employer in the railroad industry.

<u>Railroad Name</u>	<u>Date Last Worked</u>	<u>Date Rights Relinquished</u>
Union Pacific Railroad	09/30/2011	09/30/2011

Name and Address

Lance Carter
215 Backstreet Market
Marathon FI 02202

Daytime Telephone Number
Alternate Telephone Number

219-201-8552
736-526-9875

Date of Birth

08/28/1954

Type of Application Filed

Disability Employee Annuity

Application Filing Date

01/25/2024

I am applying for a benefit based on my age and railroad service.

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.

Marriages

I am currently married or separated.

Family

I do not have unmarried qualifying children.

I am expecting a newborn. Expected delivery date: 10/01/2024.

Other Government Benefits

I am currently receiving a social security benefit.

I have not filed nor do I plan to file in the next three months for social security benefits on an additional account number.

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

I am not receiving nor do I expect to receive a pension or lump-sum payment based on my earnings after 1956 from an employer not covered by social security or railroad retirement.

Other Benefits

I expect to receive a railroad pension or lump-sum payment from Union Pacific Railroad.

Miscellaneous Information

The RRB has not been furnished with a court order to enforce my child support or alimony obligation.

The RRB has not been furnished with a court order to pay part of my present or future railroad retirement benefit to a spouse or former spouse as part of a property settlement in a divorce or legal separation proceeding.

I had living with me at least one of my own or my spouse's children, who was under age 3.

I have not received nor do I expect to receive pay for time lost from my last railroad employer.

I have not received nor do I expect to receive sick pay under a wage continuation plan, established through company policy or a labor agreement, for a period after the actual day I last worked.

I have not filed nor do I expect to file a lawsuit or claim against any person or company for a personal injury where I also received sickness benefits as a result of that injury.

Criminal Offense Information

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

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.

This application will protect your filing date for social security benefits.

Your application for a Disabled Employee Annuity has been released and will be processed as quickly as possible. If you do not receive notification about your application by October 1, 2024, you should contact the field office shown below.

You have received and reviewed the booklets RB-1, *Age and Service Employee Annuity*, RB-1d, *Employee Disability Benefits*, and **RB-9, *Events that Affect Employee and Spouse Annuities***. It is your responsibility to report events that would affect your annuity as explained in the booklets. 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 3:00 PM, Monday through Friday.

Always Report These Changes to the RRB

- **Railroad Work** – If you return to work for a railroad or railroad labor organization or return to work in any capacity in the railroad industry.
- **Social Security** – If you file for social security benefits based on **any** person's earnings record.
- **Social Security** – If benefits you receive directly from the Social Security Administration are adjusted for a reason other than normal cost-of-living increases.

- **Public Pension** – If you receive a lump-sum payment or begin to receive a pension based on earnings not covered by the Social Security Administration or Railroad Retirement Board.
- **Pension** – If you receive a lump-sum payment or begin to receive a monthly pension from your railroad employer.
- **Other Benefits** – If you begin to receive worker’s compensation or a public disability benefit.
- **Settlement** – If you receive a settlement with credit for railroad service as “pay-for-time-lost” for months after 9/30/2012.
- **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.
- **Earnings** – If you work for any employer or perform any self-employment work.
- **Earnings** – If your earnings change.
 - You told us you expect your total nonrailroad earnings for 2024 to be less than \$22,230.
 - You are not earning more than \$1,860.
- **Address** – If your address changes, even if your payments are sent to a financial organization.
- **Bank Account** – If your financial organization or the account number at your financial organization changes.
- **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.
- **Spouse** – If your spouse who is receiving a benefit dies or your marriage ends in divorce or annulment.
- **Child** – If a qualifying child marries or leaves your custody or residence.

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 60611-1275
<http://www.rrb.gov>