

APPLICATION SUMMARY FOR A WIDOW(ER)'S ANNUITY

Employee's Name Jane Public
RR Claim No. A 123-45-6789

The following information was either supplied by or verified by you in support of your application for a Widow(er)'s 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.

Employee Information

Social Security Number 123-45-6789
Date of Birth 01/02/1940
Date of Death 08/02/2012

Military Service

The employee was not in active military service after September 7, 1939.

Recent Employment

The employee worked for the following companies in the last two years:

Star Stainless from 05/20/1997 to 08/01/2012

The employee did not have self-employment earnings in any of the last three years.

Railroad Employment

The employee had a current connection with the railroad industry.

Employee's Family

The employee was not survived by a child who may be entitled to monthly benefits.

The employee was not survived by a grandchild who may be entitled to monthly benefits.

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 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 2017, your total earnings were less than \$14,460.00.

In 2018, you expect your total earnings will be \$25,720.00.

Railroad Work

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

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.

Medicare

You are enrolled in the Medicare Medical Insurance Plan (Part B).

Your application for a Widow(er)'s Annuity has been released and will be processed as quickly as possible. If you do not receive notification about your application by December 2, 2018 you should contact the field office shown below.

You have received and reviewed the booklets RB-17, *Survivor Annuities*, RB-9s, *Events that Affect a Survivor Annuity* and Form G-77, *How Earnings Affect Payment of Survivor Annuities*. 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 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, Tuesday, Thursday, Friday and 9:00 AM to 12:00 PM Wednesday.

Always Report These Changes to the RRB

- **Marriage** – If you remarry.
- **Social Security** – If you file for social security benefits based on **any** person's earnings record.
- **Public Pension** – If you begin to receive a pension or receive a lump-sum payment 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 earnings for 2018 to be \$45,720.
- **Railroad Work** – If you go to work for a railroad or railroad labor organization or work in any capacity in the railroad industry.
- **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.
- **Applicant is in Your Care** – If any person for whom you are receiving an annuity dies or leaves your care.
- **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 60611-1275
<http://www.rrb.gov>