

## **Section B -- Retirement and Survivor Benefits**

This section presents data on retirement and survivor benefits provided by the Railroad Retirement Act. Regular retirement annuities are payable to employees with 10 or more years of railroad service, or 5 years if such service was performed after 1995, who qualify on the basis of age or permanent disability. Age annuities may begin as early as age 60 for an employee with 30 or more years of service or at age 62 for one with 10 to 29 years of service. Disability annuities are payable at any age if the employee is permanently disabled for any regular employment. Employees with a current connection with the railroad industry may receive annuities based on disability for their regular occupation if they have attained age 60 and have at least 10 years of service, or at any age if they have at least 20 years of service.

Supplemental annuities are payable to employees age 65 or older with 25 or more years of railroad service who have a current connection with the railroad industry, and some service prior to October 1981, and whose regular annuities were awarded after June 30, 1966. Employees retiring after June 1974 with 30 or more years of service are eligible to receive supplemental annuities as early as age 60.

Annuities can be paid to spouses of retired 30-year employees when both the employee attains age 60 and the spouse either attains age 60 or has a child in care. In other cases, the spouse of a retired employee can receive an annuity when the employee attains age 62 and the spouse either attains age 62 or has a child in care. Annuities may, under certain conditions, also be payable to the divorced spouse of a retired employee.

Survivor annuities are payable to widow(er)s at age 60, or as early as age 50 if they are totally disabled. Under certain conditions, annuities are also payable to surviving children under age 18, ages 18-19 attending school full-time, or age 18 or over who became totally disabled before age 22, to widowed mothers (fathers) with young or disabled children in their care, and to dependent parents. Annuities may also, under certain conditions, be payable to remarried widow(er)s and divorced widow(er)s. A small number of survivor (option) annuities are being paid to widows under laws in effect before August 1946.

Annuities are calculated under two-tier formulas. The tier I portion of an employee's regular annuity is calculated under a formula similar to the one used for social security benefits. This benefit is based on the employee's taxable railroad compensation and social security-covered wages, and is reduced by the amount of any social security benefit received. The tier II portion is based on railroad service only and computed under separate formulas.

Spouse and survivor benefits are also computed according to tiers. A spouse tier I benefit equals one-half of the employee's tier I portion, before reduction for the employee's social security benefit, if any. The spouse's tier I amount is reduced by the amount of any social security benefit the spouse receives. The tier II amount is also based on the employee's tier II amount. In the case of a divorced spouse, only a tier I benefit is payable.

The survivor tier I amount is based on the deceased employee's combined railroad retirement and social security earnings and computed under the social security survivor benefit formulas. December 2001 legislation established an "initial minimum amount" which is based on the two-tier annuity amount that would have been payable to the railroad employee at the time the widow(er)'s annuity is awarded. The initial minimum amount is computed with a widow(er)'s tier II amount equal to 100 percent of the employee's tier II amount. Under prior law, the widow(er)'s tier II amount was equal to 50 percent of the employee's tier II amount; only the tier I amount equaled 100 percent. Widow(er)s' annuities computed on the basis of the new initial minimum amount will not be adjusted for annual cost-of-living increases until the annuity amount is exceeded by the annuity amount the widow(er) would have been paid under prior law, with all interim cost-of-living increases otherwise payable. Each surviving child receives a tier II equal to 15 percent of the deceased employee's tier II, and each surviving parent receives 35 percent. The total tier II amount for a survivor family is subject to a minimum of 35 percent and a maximum of 130 percent of the employee tier II benefit. In the case of remarried widow(er)s, and divorced widow(er)s, only a tier I amount is payable.

In addition to their regular annuities, employees, spouses, and widow(er)s who were eligible for social security benefits and who met certain vesting requirements could be paid an additional annuity amount referred to as a vested dual benefit payment. This payment protects, in part, dual benefit equities previously established on the basis of credits acquired prior to 1975. Since August 1981, the award of vested dual benefit payments is restricted to vested employees with dual coverage on their own earnings.

Annuity amounts are subject to various types of reductions. Regular annuities to employees, spouses and widow(er)s are reduced if they begin before the normal retirement age, except for those payable to disabled employees, to certain employees retiring after June 1974 with 30 years of service and their spouses, or to spouses or widow(er)s with children in their care. Employee and spouse annuities are reduced separately in each portion, including the vested dual benefit payment, except for certain cases where the employee had 30 years of service. In these cases, which occur when the employee was first eligible after June 1984, and retires before January 2002 and before age 62, only tier I is reduced. Widow(er)s' annuities awarded since October 1986 are reduced in tier I and tier II. In most cases awarded before October 1986, only tier I is reduced, although tier II is computed on the basis of the reduced tier I. Other miscellaneous reductions in annuities include reductions for receipt of social security benefits and deductions caused by earnings in excess of the annual exempt amount.

Lump-sum death benefits are payable to certain survivors of employees with 10 or more years of railroad service and a current connection with the railroad industry. A lump-sum death benefit is payable at the time of an employee's death only if there are no survivors immediately eligible for monthly benefits. Otherwise, a deferred lump-sum benefit can be paid 12 months later if the total of monthly benefits paid the survivor during the year is less than the full lump-sum amount would have been.

Another lump-sum survivor benefit, the residual payment, can be made if no other benefits based at least in part on a deceased employee's railroad service will be payable in the future and the total of prior benefit payments is less than what the employee paid in railroad retirement taxes before 1975.

All current-payment status tables and award tables are based on universe data. In tables containing rounded figures, percentages are uniformly computed from unrounded figures; also, detailed figures may not add to totals shown because of rounding. Data for awards of employee and spouse annuities in 2001 (tables B8, B12 and B18) reflect the effects of recertifications through March 31, 2002.

Some of the more important terms used above and in the tables are discussed below:

1. An employee generally has a current connection if he/she has 12 months of railroad service in the 30 months preceding retirement or death. An employee whose last 12 months of railroad service occurred prior to the 30 months before retirement or death may maintain a current connection if the employee did not perform any regular employment between the end of the 30-month period containing the last 12 months of railroad service and the month of retirement or death. A current connection may, in certain circumstances, be deemed for supplemental and survivor annuity purposes, if an employee had 25 years of service and was involuntarily terminated from rail service without fault on or after October 1, 1975.
2. Under the special guaranty, monthly benefits under the Railroad Retirement Act are equal to at least the amount the social security system would pay on the basis of combined railroad and social security credits, less amounts actually paid by the social security system. Retirement annuities computed under the special guaranty may include allowances for family members who could not receive benefits directly under the Railroad Retirement Act.
3. Immediate retirements refer to employee annuities which began in the calendar year in which the employee last worked for a railroad or in the following year. All others are classified as deferred.
4. Normal retirement age, also called full retirement age, was age 65 through calendar year 1999. Beginning with calendar year 2000, the normal retirement age is gradually increasing from age 65 to age 67 over a 22-year period. For employees and spouses born 1/2/1940-1/1/1941 (age 62 in 2002), the new retirement age is 65 and 6 months. For widow(er)s born during the same period, the new retirement age is 65 and 2 months.
5. The average age of beneficiaries is computed as of the end of the fiscal year for those on the current-payment rolls on that date and as of the annuity beginning date for those awarded annuities during the year.

**Table B1.--Number and average amount of retirement and survivor annuities in current-payment status at end of year,  
by type of annuitant and fiscal year, 1993-2002**

Fiscal year	Total <sup>1</sup>	Retired employees			Spouses and divorced spouses	Aged widow(er)s <sup>2</sup>	Disabled widow(er)s	Widowed mothers (fathers) <sup>2</sup>	Children	Remarried widow(er)s	Divorced widow(er)s <sup>2</sup>
		Age	Disability	Supple- mental							
<b>NUMBER AT END OF YEAR</b>											
1993 .....	1,024,439	293,454	78,282	180,603	206,967	227,087	6,799	1,786	15,722	5,925	7,731
1994 .....	996,280	284,168	78,183	174,505	201,327	220,021	6,620	1,735	15,463	6,023	8,152
1995 .....	967,175	274,603	78,566	168,231	195,082	212,639	6,525	1,617	15,302	6,071	8,457
1996 .....	936,428	265,030	78,647	161,806	188,281	204,969	6,371	1,525	14,960	6,066	8,690
1997 .....	906,741	255,664	79,063	155,721	181,399	197,447	6,202	1,462	14,665	6,064	8,976
1998 .....	875,905	245,900	79,017	149,260	174,467	190,222	6,031	1,427	14,347	6,045	9,116
1999 .....	846,687	236,741	79,617	143,515	167,478	182,839	5,893	1,327	13,964	5,967	9,280
2000 .....	819,327	228,439	80,158	138,158	161,283	175,464	5,679	1,245	13,561	5,886	9,392
2001 .....	790,711	219,646	80,574	132,799	154,710	167,840	5,460	1,165	13,233	5,733	9,490
2002 .....	775,638	216,044	81,653	132,066	151,006	160,490	5,236	1,114	12,804	5,619	9,545
<b>AVERAGE AMOUNT</b>											
1993 .....	.....	\$1,052	\$1,052	\$44	\$426	\$628	\$568	\$734	\$550	\$419	\$448
1994 .....	.....	1,091	1,108	44	441	652	586	804	567	441	468
1995 .....	.....	1,133	1,171	44	456	680	607	844	589	463	487
1996 .....	.....	1,175	1,228	43	471	708	628	882	608	484	505
1997 .....	.....	1,223	1,291	43	487	740	650	916	627	507	526
1998 .....	.....	1,264	1,346	43	502	768	672	957	646	531	546
1999 .....	.....	1,300	1,398	43	514	792	687	991	659	548	559
2000 .....	.....	1,351	1,465	42	530	826	711	1,029	678	571	579
2001 .....	.....	1,414	1,548	42	550	870	746	1,076	706	603	606
2002 .....	.....	1,496	1,624	42	579	948	799	1,228	728	627	633

<sup>1</sup> Includes annuities to parents. On September 30, 2002, there were 61 parents' annuities in current-payment status averaging \$628.

<sup>2</sup> Numbers include annuities temporarily being paid at spouse annuity rates, pending final adjudication of survivor annuities.

NOTE.--Data exclude survivor (option) annuities. On September 30, 2002, there were 3 survivor (option) annuities in current-payment status averaging \$60.

**Table B2.--Number and average amount of retirement and survivor annuities awarded during year, by type of annuitant and fiscal year, 1993-2002**

Fiscal year	Total <sup>1</sup>	Retired employees			Spouses and divorced spouses	Aged widow(er)s	Disabled widow(er)s	Widowed mothers (fathers)	Children	Remarried widow(er)s	Divorced widow(er)s
		Age	Disability	Supplemental							
<b>NUMBER AWARDED</b>											
1993.....	49,014	9,965	4,849	5,877	12,719	12,529	272	272	1,023	601	900
1994.....	44,378	9,000	4,885	5,320	11,847	10,631	229	241	909	469	836
1995.....	42,072	7,962	5,094	4,715	10,407	11,021	297	222	1,074	419	853
1996.....	38,635	7,415	4,878	4,414	9,576	9,979	233	204	825	365	737
1997.....	38,293	7,422	4,872	4,494	9,175	9,868	240	222	855	381	757
1998.....	36,508	6,756	4,620	4,399	8,739	9,566	248	236	851	360	727
1999.....	36,205	6,846	5,140	4,496	8,157	9,317	246	199	719	324	759
2000.....	35,818	7,186	4,709	4,749	8,316	8,699	204	159	714	336	744
2001.....	33,289	6,285	4,630	4,339	7,648	8,372	217	157	611	307	719
2002.....	44,485	11,127	5,206	8,337	9,764	8,104	199	161	590	273	716
<b>Cumulative 1937-2002</b>	<b>4,712,306</b>	<b>1,390,728</b>	<b>482,392</b>	<b>431,243</b>	<b>1,077,360</b>	<b>962,704</b>	<b>16,508</b>	<b>83,751</b>	<b>232,298</b>	<b>13,577</b>	<b>18,239</b>
<b>AVERAGE AMOUNT</b>											
1993.....	.....	\$1,223	\$1,354	\$41	\$448	\$740	\$676	\$843	\$664	\$483	\$496
1994.....	.....	1,277	1,431	41	464	784	713	869	686	521	527
1995.....	.....	1,346	1,504	41	482	820	737	927	713	541	537
1996.....	.....	1,435	1,527	41	505	858	770	955	741	594	564
1997.....	.....	1,506	1,593	41	521	888	782	868	760	607	564
1998.....	.....	1,579	1,649	41	545	920	810	908	805	642	599
1999.....	.....	1,654	1,751	41	567	945	825	993	831	658	615
2000.....	.....	1,745	1,871	41	584	998	901	1,049	858	670	613
2001.....	.....	1,842	1,971	41	613	1,044	927	996	932	701	654
2002.....	.....	2,243	2,051	42	697	1,286	1,148	1,319	961	697	705

<sup>1</sup> Includes annuities to parents. Fiscal year 2002 total includes 8 annuities to parents averaging \$606. Cumulative total includes 3,506 annuities to parents.

NOTE.--Cumulative figures reflect adjustments not made in yearly data, but average amounts for each year include effects of changes in rates made by the end of the year.



Table B4.--Lump-sum death benefits and residual payments awarded, by status of employee at death and fiscal year, 1993-2002

Fiscal year	Status of employee at death					
	Total		Nonretired		Retired	
	Number	Average amount	Number	Average amount	Number	Average amount
<b>LUMP-SUM DEATH BENEFITS<sup>1</sup></b>						
1993.....	7,737	\$860	386	\$729	7,351	\$867
1994.....	6,624	869	308	708	6,316	877
1995.....	6,947	874	319	677	6,628	883
1996.....	6,082	876	274	604	5,808	889
1997.....	5,788	877	246	588	5,542	890
1998.....	5,828	887	221	551	5,607	900
1999.....	5,616	887	203	527	5,413	900
2000.....	5,717	890	229	452	5,488	908
2001.....	5,607	898	194	454	5,413	914
2002.....	5,345	897	181	383	5,164	915
<b>Cumulative 1947-2002.....</b>	<b>733,691</b>	<b>.....</b>	<b>165,974</b>	<b>.....</b>	<b>567,717</b>	<b>.....</b>
<b>RESIDUAL PAYMENTS</b>						
1993.....	198	\$4,137	176	\$4,233	22	\$3,363
1994.....	145	4,237	135	4,214	10	4,542
1995.....	170	4,486	165	4,512	5	3,633
1996.....	137	3,770	131	3,777	6	3,609
1997.....	140	3,424	124	3,388	16	3,699
1998.....	117	3,382	106	3,411	11	3,094
1999.....	100	3,958	93	4,017	7	3,174
2000.....	86	3,769	75	3,732	11	4,018
2001.....	88	3,210	81	3,246	7	2,801
2002.....	83	3,219	75	3,284	8	2,617
<b>Cumulative 1938-2002.....</b>	<b>307,517</b>	<b>.....</b>	<b>281,734</b>	<b>.....</b>	<b>25,783</b>	<b>.....</b>

<sup>1</sup> Includes deferred lump-sum death benefits; 15,920 were awarded in the period 1947-2002, of which 17 averaging \$688 were in 2002.

NOTE.--Cumulative figures reflect slight adjustments not shown in yearly figures.

**Table B5.--Number and average amount of retirement and survivor annuities in current-payment status on September 30, 2002,  
by type of annuity and status of annuitant under Social Security Act**

Type of annuity	Total		Annuitants receiving social security benefits				Annuitants not receiving social security benefits	
	Number	Average railroad retirement annuity	Number	Percent of total	Average railroad retirement annuity	Average social security benefit	Number	Average railroad retirement annuity
<b>EMPLOYEE ANNUITIES</b>								
<b>All retirements:</b>								
Full age.....	126,398	\$1,724	18,956	15	\$598	\$825	107,442	\$1,923
Reduced age.....	89,646	1,174	21,736	24	305	789	67,910	1,452
Disability.....	<sup>1</sup> 81,653	1,624	8,724	11	568	703	72,929	1,750
<b>Total.....</b>	<b>297,697</b>	<b>\$1,531</b>	<b>49,416</b>	<b>17</b>	<b>\$464</b>	<b>\$788</b>	<b>248,281</b>	<b>\$1,743</b>
<b>Immediate retirements<sup>2</sup>:</b>								
Full age.....	103,118	\$1,914	7,746	8	\$1,089	\$538	95,372	\$1,981
Reduced age.....	36,208	1,649	2,983	8	755	613	33,225	1,729
Disability.....	65,802	1,771	2,662	4	885	526	63,140	1,808
<b>Total.....</b>	<b>205,128</b>	<b>\$1,821</b>	<b>13,391</b>	<b>7</b>	<b>\$974</b>	<b>\$552</b>	<b>191,737</b>	<b>\$1,880</b>
<b>Deferred retirements<sup>2</sup>:</b>								
Full age.....	23,280	\$885	11,210	48	\$259	\$1,024	12,070	\$1,467
Reduced age.....	53,438	852	18,753	35	233	817	34,685	1,186
Disability.....	15,851	1,013	6,062	38	428	781	9,789	1,375
<b>Total.....</b>	<b>92,569</b>	<b>\$888</b>	<b>36,025</b>	<b>39</b>	<b>\$274</b>	<b>\$875</b>	<b>56,544</b>	<b>\$1,279</b>

See footnotes at end of table.

**Table B5.--Number and average amount of retirement and survivor annuities in current-payment status on September 30, 2002,  
by type of annuity and status of annuitant under Social Security Act - Continued**

Type of annuity	Total		Annuitants receiving social security benefits				Annuitants not receiving social security benefits	
	Number	Average railroad retirement annuity	Number	Percent of total	Average railroad retirement annuity	Average social security benefit	Number	Average railroad retirement annuity
<b>SPOUSE AND DIVORCED SPOUSE ANNUITIES</b>								
Full-rate spouse.....	83,782	\$674	31,475	38	\$297	\$667	52,307	\$902
Reduced-rate spouse.....	63,734	465	26,351	41	173	624	37,383	671
Divorced spouse.....	3,490	354	1,696	49	186	397	1,794	514
<b>Total.....</b>	<b>151,006</b>	<b>\$579</b>	<b>59,522</b>	<b>39</b>	<b>\$239</b>	<b>\$640</b>	<b>91,484</b>	<b>\$800</b>
<b>SURVIVOR ANNUITIES<sup>3</sup></b>								
Aged widow(er)s.....	160,194	\$948	63,401	40	\$556	\$614	96,793	\$1,205
Disabled widow(er)s.....	<sup>4</sup> 5,236	799	1,528	29	490	595	3,708	926
Widowed mothers (fathers).....	1,111	1,228	32	3	552	713	1,079	1,248
Remarried widow(er)s.....	5,619	627	2,562	46	313	591	3,057	890
Divorced widow(er)s.....	9,537	633	5,848	61	435	621	3,689	946
Children:								
Under age 18.....	2,810	971	90	3	620	381	2,720	983
Full-time students, ages 18-19.....	118	1,041	4	3	614	290	114	1,056
Disabled, over age 18.....	9,876	655	2,433	25	351	443	7,443	755
Parents .....	61	628	50	82	535	637	11	1,051
<b>Total.....</b>	<b>194,562</b>	<b>\$907</b>	<b>75,948</b>	<b>39</b>	<b>\$531</b>	<b>\$608</b>	<b>118,614</b>	<b>\$1,147</b>

<sup>1</sup> All retirements include 37,010 disability annuities now payable as age annuities, of which 28,917 were immediate and 8,093 deferred.

<sup>2</sup> Retirement is considered immediate if the annuity began in the calendar year of employee's last railroad service or in the following year; all others are considered deferred.

<sup>3</sup> Excludes interim widows' and survivor (option) annuities.

<sup>4</sup> Includes 3,483 annuities now payable as aged widow(er)s' annuities.

Table B6.--Regular employee annuities in current-payment status on September 30, 2002, and awarded in fiscal year 2002, by type and amount

Amount of annuity	Age annuities									
	Total		Beginning at age 65 or older		Beginning before age 65				Disability annuities	
	Number	Percent	Number	Percent	Full		Reduced		Number	Percent
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 2002</b>										
Immediate retirements <sup>1</sup> .....	205,128	69	16,056	47	87,062	95	36,208	40	65,802	81
Deferred retirements <sup>1</sup> .....	92,569	31	18,335	53	4,945	5	53,438	60	15,851	19
<b>Total</b> .....	<b>297,697</b>	<b>100</b>	<b>34,391</b>	<b>100</b>	<b>92,007</b>	<b>100</b>	<b>89,646</b>	<b>100</b>	<b><sup>2</sup>81,653</b>	<b>100</b>
<b>Average annuity:</b>										
Immediate .....	\$1,821		\$1,692		\$1,954		\$1,649		\$1,771	
Deferred .....	888		658		1,728		852		1,013	
<b>Total</b> .....	<b>\$1,531</b>		<b>\$1,141</b>		<b>\$1,942</b>		<b>\$1,174</b>		<b>\$1,624</b>	
Less than \$200.00 .....	18,020	6	5,504	16	14	(3)	10,772	12	1,730	2
\$200.00 to \$399.99 .....	13,348	4	4,113	12	140	(3)	6,996	8	2,099	3
\$400.00 to \$599.99 .....	8,944	3	2,022	6	256	(3)	4,846	5	1,820	2
\$600.00 to \$799.99 .....	8,145	3	1,381	4	344	(3)	4,474	5	1,946	2
\$800.00 to \$999.99 .....	11,725	4	1,590	5	638	1	6,425	7	3,072	4
\$1,000.00 to \$1,099.99 .....	8,276	3	1,069	3	622	1	4,427	5	2,158	3
\$1,100.00 to \$1,199.99 .....	9,782	3	1,386	4	1,075	1	4,607	5	2,714	3
\$1,200.00 to \$1,299.99 .....	10,465	4	1,584	5	1,627	2	3,915	4	3,339	4
\$1,300.00 to \$1,399.99 .....	12,296	4	1,719	5	2,898	3	3,560	4	4,119	5
\$1,400.00 to \$1,499.99 .....	15,153	5	1,761	5	4,746	5	3,450	4	5,196	6
\$1,500.00 to \$1,599.99 .....	18,560	6	1,641	5	7,026	8	3,851	4	6,042	7
\$1,600.00 to \$1,699.99 .....	25,334	9	1,505	4	12,197	13	5,271	6	6,361	8
\$1,700.00 to \$1,799.99 .....	26,310	9	1,449	4	10,067	11	7,977	9	6,817	8
\$1,800.00 to \$1,899.99 .....	21,860	7	1,380	4	5,547	6	8,076	9	6,857	8
\$1,900.00 to \$1,999.99 .....	17,913	6	1,243	4	4,872	5	5,074	6	6,724	8
\$2,000.00 to \$2,099.99 .....	15,117	5	1,014	3	5,838	6	2,531	3	5,734	7
\$2,100.00 to \$2,199.99 .....	13,854	5	800	2	6,839	7	1,587	2	4,628	6
\$2,200.00 to \$2,299.99 .....	11,507	4	689	2	6,456	7	942	1	3,420	4
\$2,300.00 to \$2,399.99 .....	8,749	3	520	2	5,207	6	539	1	2,483	3
\$2,400.00 to \$2,499.99 .....	6,816	2	479	1	4,309	5	249	(3)	1,779	2
\$2,500.00 to \$2,599.99 .....	5,192	2	386	1	3,522	4	72	(3)	1,212	1
\$2,600.00 to \$2,699.99 .....	3,678	1	295	1	2,597	3	5	(3)	781	1
\$2,700.00 to \$2,799.99 .....	2,698	1	249	1	2,022	2	...	..	427	1
\$2,800.00 and over .....	3,955	1	612	2	3,148	3	...	..	195	(3)
<b>Total</b> .....	<b>297,697</b>	<b>100</b>	<b>34,391</b>	<b>100</b>	<b>92,007</b>	<b>100</b>	<b>89,646</b>	<b>100</b>	<b>81,653</b>	<b>100</b>

See footnotes at end of table.

Table B6.--Regular employee annuities in current-payment status on September 30, 2002, and awarded in fiscal year 2002, by type and amount - Continued

Amount of annuity	Total		Age annuities						Disability annuities	
			Beginning at age 65 or older		Beginning before age 65					
	Number	Percent	Number	Percent	Full		Reduced		Number	Percent
<b>AWARDED IN FISCAL YEAR 2002</b>										
Immediate retirements <sup>1</sup> .....	12,458	76	588	51	7,162	88	407	22	4,301	83
Deferred retirements <sup>1</sup> .....	3,875	24	569	49	972	12	1,429	78	905	17
<b>Total</b> .....	<b>16,333</b>	<b>100</b>	<b>1,157</b>	<b>100</b>	<b>8,134</b>	<b>100</b>	<b>1,836</b>	<b>100</b>	<b>5,206</b>	<b>100</b>
<b>Average annuity:</b>										
Immediate .....	\$2,405		\$2,044		\$2,599		\$1,628		\$2,206	
Deferred .....	1,463		968		2,394		1,120		1,314	
<b>Total</b> .....	<b>\$2,182</b>		<b>\$1,515</b>		<b>\$2,574</b>		<b>\$1,233</b>		<b>\$2,051</b>	
Less than \$200.00 .....	165	1	71	6	1	(3)	57	3	36	1
\$200.00 to \$399.99 .....	230	1	119	10	...	..	73	4	38	1
\$400.00 to \$599.99 .....	209	1	58	5	...	..	103	6	48	1
\$600.00 to \$799.99 .....	251	2	47	4	2	(3)	124	7	78	1
\$800.00 to \$999.99 .....	312	2	41	4	12	(3)	176	10	83	2
\$1,000.00 to \$1,099.99 .....	225	1	21	2	26	(3)	116	6	62	1
\$1,100.00 to \$1,199.99 .....	266	2	52	4	21	(3)	138	8	55	1
\$1,200.00 to \$1,299.99 .....	307	2	40	3	7	(3)	170	9	90	2
\$1,300.00 to \$1,399.99 .....	331	2	47	4	9	(3)	186	10	89	2
\$1,400.00 to \$1,499.99 .....	327	2	60	5	9	(3)	139	8	119	2
\$1,500.00 to \$1,599.99 .....	374	2	66	6	9	(3)	136	7	163	3
\$1,600.00 to \$1,699.99 .....	357	2	55	5	9	(3)	102	6	191	4
\$1,700.00 to \$1,799.99 .....	366	2	51	4	21	(3)	84	5	210	4
\$1,800.00 to \$1,899.99 .....	489	3	46	4	41	1	90	5	312	6
\$1,900.00 to \$1,999.99 .....	516	3	45	4	69	1	41	2	361	7
\$2,000.00 to \$2,099.99 .....	677	4	41	4	147	2	36	2	453	9
\$2,100.00 to \$2,199.99 .....	883	5	35	3	313	4	27	1	508	10
\$2,200.00 to \$2,299.99 .....	1,195	7	38	3	623	8	23	1	511	10
\$2,300.00 to \$2,399.99 .....	1,250	8	28	2	792	10	9	(3)	421	8
\$2,400.00 to \$2,499.99 .....	1,385	8	25	2	1,009	12	4	(3)	347	7
\$2,500.00 to \$2,599.99 .....	1,374	8	26	2	987	12	2	(3)	359	7
\$2,600.00 to \$2,699.99 .....	1,327	8	17	1	1,009	12	...	..	301	6
\$2,700.00 to \$2,799.99 .....	1,212	7	17	1	965	12	...	..	230	4
\$2,800.00 to \$2,899.99 .....	1,056	6	27	2	923	11	...	..	106	2
\$2,900.00 and over .....	1,249	8	84	7	1,130	14	...	..	35	1
<b>Total</b> .....	<b>16,333</b>	<b>100</b>	<b>1,157</b>	<b>100</b>	<b>8,134</b>	<b>100</b>	<b>1,836</b>	<b>100</b>	<b>5,206</b>	<b>100</b>

<sup>1</sup> Retirement is considered immediate if the annuity began in the calendar year of employee's last railroad service or in the following year; all others are considered deferred.

<sup>2</sup> Includes 37,010 annuities now payable as age annuities.

<sup>3</sup> Less than 0.5 percent.

Table B7.--Tier I and tier II components of employee annuities in current-payment status on December 31, 2001, and awarded in calendar year 2001, by amount

Amount of component	Net Tier I				Total tier II			
	Current-payment status		Awarded in 2001		Current-payment status		Awarded in 2001	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Average, non-zero cases . . . . .</b>	\$1,057		\$1,332		\$440		\$651	
<b>Less than \$50.00 . . . . .</b>	6,057	2	60	1	40,817	14	561	5
<b>\$ 50.00 to \$99.99 . . . . .</b>	4,172	1	42	(1)	16,075	6	433	4
<b>\$100.00 to \$149.99 . . . . .</b>	3,896	1	37	(1)	10,805	4	412	4
<b>\$150.00 to \$199.99 . . . . .</b>	4,105	1	48	(1)	11,213	4	322	3
<b>\$200.00 to \$249.99 . . . . .</b>	3,765	1	48	(1)	13,519	5	287	3
<b>\$250.00 to \$299.99 . . . . .</b>	3,241	1	75	1	14,998	5	260	2
<b>\$300.00 to \$349.99 . . . . .</b>	2,736	1	82	1	17,521	6	247	2
<b>\$350.00 to \$399.99 . . . . .</b>	2,509	1	58	1	17,860	6	285	3
<b>\$400.00 to \$449.99 . . . . .</b>	2,380	1	57	1	15,300	5	352	3
<b>\$450.00 to \$499.99 . . . . .</b>	2,465	1	50	(1)	14,017	5	384	4
<b>\$500.00 to \$549.99 . . . . .</b>	2,364	1	52	(1)	13,311	5	395	4
<b>\$550.00 to \$599.99 . . . . .</b>	2,525	1	58	1	12,892	4	495	5
<b>\$600.00 to \$649.99 . . . . .</b>	2,691	1	61	1	12,074	4	539	5
<b>\$650.00 to \$699.99 . . . . .</b>	2,838	1	62	1	12,729	4	578	5
<b>\$700.00 to \$749.99 . . . . .</b>	3,272	1	77	1	12,532	4	527	5
<b>\$750.00 to \$799.99 . . . . .</b>	3,879	1	96	1	11,614	4	597	6
<b>\$800.00 to \$849.99 . . . . .</b>	4,629	2	94	1	10,478	4	588	5
<b>\$850.00 to \$899.99 . . . . .</b>	5,322	2	106	1	8,667	3	590	5
<b>\$900.00 to \$949.99 . . . . .</b>	6,998	2	139	1	6,724	2	682	6
<b>\$950.00 to \$999.99 . . . . .</b>	9,772	3	169	2	4,958	2	490	5
<b>\$1,000.00 to \$1,049.99 . . . . .</b>	19,220	7	214	2	3,756	1	459	4
<b>\$1,050.00 to \$1,099.99 . . . . .</b>	20,934	7	248	2	2,784	1	329	3
<b>\$1,100.00 to \$1,149.99 . . . . .</b>	23,614	8	419	4	2,199	1	297	3
<b>\$1,150.00 to \$1,199.99 . . . . .</b>	26,121	9	513	5	1,547	1	240	2
<b>\$1,200.00 to \$1,249.99 . . . . .</b>	18,799	6	570	5	972	(1)	223	2
<b>\$1,250.00 to \$1,299.99 . . . . .</b>	24,675	9	516	5	569	(1)	153	1
<b>\$1,300.00 to \$1,349.99 . . . . .</b>	25,781	9	414	4	225	(1)	69	1
<b>\$1,350.00 to \$1,399.99 . . . . .</b>	16,585	6	447	4	79	(1)	27	(1)
<b>\$1,400.00 to \$1,449.99 . . . . .</b>	11,436	4	708	6	44	(1)	12	(1)
<b>\$1,450.00 to \$1,499.99 . . . . .</b>	8,099	3	1,150	10	22	(1)	9	(1)
<b>\$1,500.00 to \$1,549.99 . . . . .</b>	5,546	2	1,191	11	11	(1)	5	(1)
<b>\$1,550.00 to \$1,599.99 . . . . .</b>	3,475	1	915	8	4	(1)	2	(1)
<b>\$1,600.00 and over . . . . .</b>	5,733	2	2,244	20	1	(1)	.....	..
<b>Total, non-zero cases . . . . .</b>	289,634	100	11,020	100	290,317	100	10,849	100
<b>Zero cases . . . . .</b>	9,078	...	30	...	8,388	...	206	...
<b>Grand total . . . . .</b>	298,712	...	11,050	...	298,705	...	11,055	...

<sup>1</sup> Less than 0.5 percent.

NOTE.--Component data based on cases where record is available.

**Table B8.--Vested dual RR-SS benefit and supplemental components of employee annuities in current-payment status on December 31, 2001, and awarded in calendar year 2001, by amount**

Amount of component	Vested dual RR-SS benefit				Supplemental annuity			
	Current-payment status		Awarded in 2001		Current-payment status		Awarded in 2001 <sup>1</sup>	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Average, non-zero cases.....</b>	\$156		\$148		\$42		\$42	
<b>Less than \$10.00.....</b>	7	(2)	1	(2)	365	(2)	2	(2)
<b>\$ 10.00 to \$19.99.....</b>	10	(2)	.....	..	465	(2)	2	(2)
<b>\$ 20.00 to \$29.99.....</b>	28	(2)	.....	..	5,444	4	62	2
<b>\$ 30.00 to \$39.99.....</b>	54	(2)	.....	..	7,072	5	78	3
<b>\$ 40.00 to \$49.99.....</b>	131	(2)	.....	..	115,609	88	2,889	95
<b>\$ 50.00 to \$59.99.....</b>	232	(2)	.....	..	249	(2)	.....	..
<b>\$ 60.00 to \$69.99.....</b>	411	1	.....	..	293	(2)	.....	..
<b>\$ 70.00 to \$79.99.....</b>	782	1	.....	..	2,310	2	.....	..
<b>\$ 80.00 to \$89.99.....</b>	1,331	2	2	1	.....	..	.....	..
<b>\$ 90.00 to \$99.99.....</b>	3,348	5	7	2	.....	..	.....	..
<b>\$100.00 to \$149.99.....</b>	24,442	35	179	56	.....	..	.....	..
<b>\$150.00 to \$199.99.....</b>	29,389	43	105	33	.....	..	.....	..
<b>\$200.00 to \$249.99.....</b>	6,526	9	19	6	.....	..	.....	..
<b>\$250.00 to \$299.99.....</b>	1,453	2	5	2	.....	..	.....	..
<b>\$300.00 to \$349.99.....</b>	492	1	4	1	.....	..	.....	..
<b>\$350.00 to \$399.99.....</b>	183	(2)	.....	..	.....	..	.....	..
<b>\$400.00 to \$449.99.....</b>	54	(2)	.....	..	.....	..	.....	..
<b>\$450.00 to \$499.99.....</b>	6	(2)	.....	..	.....	..	.....	..
<b>\$500.00 and over.....</b>	3	(2)	.....	..	.....	..	.....	..
<b>Total, non-zero cases.....</b>	68,882	100	322	100	<sup>3</sup> 131,807	100	3,033	100
<b>Zero cases.....</b>	.....	...	.....	...	33,416	...	740	...
<b>Grand total.....</b>	68,882	...	322	...	165,223	...	3,773	...

<sup>1</sup> Supplemental annuities awarded by the end of 2001 to employees awarded regular retirement annuities in 2001.

<sup>2</sup> Less than 0.5 percent.

<sup>3</sup> Includes 3,077 averaging \$66 awarded under 1937 Act provisions and 128,730 averaging \$42 awarded under the 1974 Act.

NOTE.--Component data based on cases where record is available.

Table B9.--Employee annuities in current-payment status on September 30, 2002, and awarded in fiscal year 2002, by type and component

Component	Age annuities										
	Total		Beginning at age 65 or older		Beginning before age 65				Disability annuities		
	Number	Average	Number	Average	Full		Reduced		Number	Average	
				Number	Average	Number	Average	Number	Average	Number	Average
<b>IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 2002</b>											
Total, regular <sup>1</sup>	297,697	\$1,531	34,391	\$1,141	92,007	\$1,942	89,646	\$1,174	<sup>2</sup> 81,653	\$1,624	
Tier I, net	288,811	1,082	32,362	886	91,805	1,274	83,698	846	80,946	1,188	
Gross	297,350	1,231	34,351	1,212	91,949	1,295	89,609	1,154	81,441	1,252	
Offset for social security benefit	49,114	762	13,948	932	4,907	460	21,636	748	8,623	694	
Tier II, total	290,758	461	31,969	279	92,003	635	86,219	369	80,567	433	
1981 law <sup>3</sup>	239,404	512	24,820	309	66,971	752	79,088	396	68,525	483	
Prior law	51,354	225	7,149	172	25,032	322	7,131	68	12,042	147	
Service and compensation before 1975	51,354	174	7,149	141	25,032	245	7,131	57	12,042	116	
Addition for service before 1975	33,244	31	2,940	29	22,767	33	1,429	18	6,108	25	
Service and compensation after 1974	33,244	47	2,940	45	22,767	51	1,429	34	6,108	36	
Vested dual railroad retirement-social security benefit	64,317	157	10,739	165	22,600	167	20,770	147	10,208	146	
Addition under minimum guaranties <sup>4</sup>	2,678	285	18	331	4	221	71	336	2,585	283	
Total reduction for age	89,608	209	.....	.....	.....	.....	89,608	209	.....	.....	
Supplemental annuity	132,066	42	9,361	44	74,775	43	26,188	41	21,742	40	
Social security benefit	49,416	788	14,022	951	4,934	467	21,736	789	8,724	703	

See footnotes at end of table.

**Table B9.--Employee annuities in current-payment status on September 30, 2002, and awarded in fiscal year 2002, by type and component - Continued**

Component	Age annuities									
	Total		Beginning at age 65 or older		Beginning before age 65				Disability annuities	
	Number	Average	Number	Average	Full		Reduced		Number	Average
<b>AWARDED IN FISCAL YEAR 2002</b>										
<b>Total, regular</b> <sup>1</sup>	16,333	\$2,182	1,157	\$1,515	8,134	\$2,574	1,836	\$1,233	5,206	\$2,051
<b>Tier I, net</b>	16,260	1,456	1,131	1,077	8,133	1,611	1,817	1,014	5,179	1,448
<b>Gross</b>	15,968	1,528	1,109	1,381	8,074	1,614	1,796	1,328	4,989	1,494
<b>Offset for social security benefit</b>	788	853	356	962	16	465	156	777	260	774
<b>Tier II</b>	16,292	754	1,140	474	8,132	985	1,830	280	5,190	620
<b>Vested dual railroad retirement-</b>										
<b>social security benefit</b>	228	150	82	156	95	153	49	133	2	135
<b>Addition under minimum</b>										
<b>guaranties</b> <sup>4</sup>	145	260	1	494	.....	.....	4	212	140	260
<b>Total reduction for age</b>	1,796	300	.....	.....	.....	.....	1,796	300	.....	.....
<b>Social security benefit</b>	847	860	380	974	16	465	174	801	277	764

<sup>1</sup> Excludes supplemental annuities and social security benefits.

<sup>2</sup> Includes 37,010 annuities now payable as age annuities.

<sup>3</sup> Tier II based on total service and 60 months of highest compensation.

<sup>4</sup> Includes special social security minimum guaranty and 1974 Act "grandfather clause" assuring benefits, before reduction for social security benefits, at least equal to amounts payable under provisions in effect in December 1974.

NOTE.--Detail will not produce overall average annuity amounts as deductions for work and other adjustments are not reflected. Component data based on cases where record is available.

Table B10.--Regular employee annuities in current-payment status on September 30, 2002, and awarded in fiscal year 2002, by type of annuity and age of annuitant

Age of annuitant <sup>1</sup>	Age annuities										
	Total		Beginning at age 65 or older		Beginning before age 65				Disability annuities		
	Number	Percent	Number	Percent	Full		Reduced		Number	Percent	
				Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 2002</b>											
Under 50 .....	5,501	2	.....	....	.....	....	.....	....	.....	5,501	7
50 to 54 .....	11,289	4	.....	....	.....	....	.....	....	.....	11,289	14
55 to 59 .....	14,710	5	.....	....	.....	....	.....	....	.....	14,710	18
60 to 64 .....	32,881	11	.....	....	12,023	13	7,715	9	.....	13,143	16
65 to 69 .....	43,446	15	4,455	13	11,529	13	16,652	19	.....	10,810	13
70 to 74 .....	53,921	18	5,749	17	12,264	13	25,407	28	.....	10,501	13
75 to 79 .....	60,657	20	7,340	21	19,096	21	25,725	29	.....	8,496	10
80 to 84 .....	42,643	14	6,795	20	23,341	25	8,017	9	.....	4,490	5
85 to 89 .....	22,219	7	5,021	15	11,579	13	3,719	4	.....	1,900	2
90 to 94.....	8,038	3	3,391	10	2,080	2	1,886	2	.....	681	1
95 and older .....	2,392	1	1,640	5	95	(2)	525	1	.....	132	(2)
<b>Total .....</b>	<b>297,697</b>	<b>100</b>	<b>34,391</b>	<b>100</b>	<b>92,007</b>	<b>100</b>	<b>89,646</b>	<b>100</b>	<b><sup>3</sup>81,653</b>	<b>100</b>	
<b>Average age<sup>4</sup>.....</b>	<b>72.9</b>		<b>80.2</b>		<b>76.4</b>		<b>74.2</b>		<b>64.6</b>		

See footnotes at end of table.

**Table B10.--Regular employee annuities in current-payment status on September 30, 2002, and awarded in fiscal year 2002, by type of annuity and age of annuitant - Continued**

Age of annuitant <sup>1</sup>	Age annuities										
	Total		Beginning at age 65 or older		Beginning before age 65				Disability annuities		
	Number	Percent	Number	Percent	Full		Reduced		Number	Percent	
				Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>AWARDED IN FISCAL YEAR 2002</b>											
<b>Under 50</b> .....	1,324	8	.....	.....	.....	.....	.....	.....	.....	1,324	25
<b>50 to 54</b> .....	1,810	11	.....	.....	.....	.....	.....	.....	.....	1,810	35
<b>55 to 59</b> .....	1,528	9	.....	.....	.....	.....	.....	.....	.....	1,528	29
<b>60 to 61</b> .....	6,776	41	.....	.....	6,287	77	91	5	398	8	
<b>62 to 64</b> .....	3,738	23	.....	.....	1,847	23	1,745	95	146	3	
<b>60 to 64, total</b> .....	10,514	64	.....	.....	8,134	100	1,836	100	544	10	
<b>65 to 69</b> .....	1,071	7	1,071	93	.....	.....	.....	.....	.....	.....	.....
<b>70 to 74</b> .....	62	<sup>(2)</sup>	62	5	.....	.....	.....	.....	.....	.....	.....
<b>75 and older</b> .....	24	<sup>(2)</sup>	24	2	.....	.....	.....	.....	.....	.....	.....
<b>Grand total</b> .....	16,333	100	1,157	100	8,134	100	1,836	100	5,206	100	
<b>Average age</b> <sup>4</sup> .....	59.1		66.3		61.1		62.3		53.3		

<sup>1</sup> Age at end of fiscal year 2002 for annuities in current-payment status at end of year, and age on beginning date for annuities awarded in year.

<sup>2</sup> Less than 0.5 percent.

<sup>3</sup> Includes 37,010 annuities now payable as age annuities.

<sup>4</sup> The average age was 76.1 years for age annuitants in current-payment status and 61.8 years for retirees awarded age annuities in the year.

**Table B11.--Regular employee annuities in current-payment status on September 30, 2002, and awarded in fiscal year 2002, by type of annuity and years of creditable service**

Years of creditable service	Age annuities									
	Total		Beginning at age 65 or older		Beginning before age 65				Disability annuities	
					Full		Reduced			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 2002</b>										
10 to 14.....	46,327	16	11,256	33	.....	....	23,465	26	11,606	14
15 to 19.....	27,080	9	5,961	17	.....	....	13,239	15	7,880	10
20 to 24.....	37,769	13	4,072	12	.....	....	9,770	11	23,927	29
25 to 29.....	27,397	9	3,859	11	.....	....	7,982	9	15,556	19
<b>Less than 30, total.....</b>	<b>138,573</b>	<b>47</b>	<b>25,148</b>	<b>73</b>	<b>.....</b>	<b>....</b>	<b>54,456</b>	<b>61</b>	<b>58,969</b>	<b>72</b>
<b>30<sup>1</sup>.....</b>	<b>16,821</b>	<b>6</b>	<b>1,286</b>	<b>4</b>	<b>8,875</b>	<b>10</b>	<b>2,490</b>	<b>3</b>	<b>4,170</b>	<b>5</b>
<b>31 to 34.....</b>	<b>41,243</b>	<b>14</b>	<b>2,006</b>	<b>6</b>	<b>20,575</b>	<b>22</b>	<b>8,546</b>	<b>10</b>	<b>10,116</b>	<b>12</b>
<b>35 to 39.....</b>	<b>58,958</b>	<b>20</b>	<b>2,511</b>	<b>7</b>	<b>34,325</b>	<b>37</b>	<b>15,049</b>	<b>17</b>	<b>7,073</b>	<b>9</b>
<b>40 and over.....</b>	<b>42,102</b>	<b>14</b>	<b>3,440</b>	<b>10</b>	<b>28,232</b>	<b>31</b>	<b>9,105</b>	<b>10</b>	<b>1,325</b>	<b>2</b>
<b>30 and over, total.....</b>	<b>159,124</b>	<b>53</b>	<b>9,243</b>	<b>27</b>	<b>92,007</b>	<b>100</b>	<b>35,190</b>	<b>39</b>	<b>22,684</b>	<b>28</b>
<b>Grand total.....</b>	<b>297,697</b>	<b>100</b>	<b>34,391</b>	<b>100</b>	<b>92,007</b>	<b>100</b>	<b>89,646</b>	<b>100</b>	<sup>2</sup> <b>81,653</b>	<b>100</b>
<b>Average years of service.....</b>	<b>28.4</b>		<b>22.8</b>		<b>37.1</b>		<b>25.1</b>		<b>24.5</b>	

See footnotes at end of table.

**Table B11.--Regular employee annuities in current-payment status on September 30, 2002, and awarded in fiscal year 2002, by type of annuity and years of creditable service - Continued**

Years of creditable service	Age annuities										
	Total		Beginning at age 65 or older		Beginning before age 65				Disability annuities		
	Number	Percent	Number	Percent	Full		Reduced		Number	Percent	
				Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>AWARDED IN FISCAL YEAR 2002</b>											
10 to 14.....	1,717	11	418	36	.....	....	680	37	619	12	
15 to 19.....	1,010	6	162	14	.....	....	393	21	455	9	
20 to 24.....	1,961	12	151	13	.....	....	377	21	1,433	28	
25 to 29.....	1,770	11	176	15	.....	....	295	16	1,299	25	
<b>Less than 30, total.....</b>	<b>6,458</b>	<b>40</b>	<b>907</b>	<b>78</b>	<b>.....</b>	<b>....</b>	<b>1,745</b>	<b>95</b>	<b>3,806</b>	<b>73</b>	
30 to 34.....	4,548	28	89	8	3,333	41	57	3	1,069	21	
35 to 39.....	3,760	23	32	3	3,386	42	29	2	313	6	
40 and over.....	1,567	10	129	11	1,415	17	5	<sup>(3)</sup>	18	<sup>(3)</sup>	
<b>30 and over, total.....</b>	<b>9,875</b>	<b>60</b>	<b>250</b>	<b>22</b>	<b>8,134</b>	<b>100</b>	<b>91</b>	<b>5</b>	<b>1,400</b>	<b>27</b>	
<b>Grand total.....</b>	<b>16,333</b>	<b>100</b>	<b>1,157</b>	<b>100</b>	<b>8,134</b>	<b>100</b>	<b>1,836</b>	<b>100</b>	<b>5,206</b>	<b>100</b>	
<b>Average years of service.....</b>	<b>29.5</b>		<b>22.4</b>		<b>36.0</b>		<b>18.8</b>		<b>24.8</b>		

<sup>1</sup> Maximum service is 30 years when service before 1937 is credited; there is no limit on the amount of service after 1936 that is creditable.

<sup>2</sup> Includes 37,010 disability annuities now payable as age annuities.

<sup>3</sup> Less than 0.5 percent.

Table B12.--Employee annuities in current-payment status on December 31, 2001, and awarded in 2001, by last railroad employer

Last railroad employer	In current-payment status on December 31, 2001					Railroad annuities awarded in 2001		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
<b>Burlington Northern and Santa Fe Ry. Co.</b>	44,257	\$1,605	5,745	\$484	\$761	1,699	1,203	\$2,355
<b>CSX Transportation, Inc.</b>	40,317	1,600	5,239	470	757	1,604	1,246	2,321
<b>Grand Trunk Western RR., Inc.</b>	3,148	1,637	477	529	758	101	66	2,367
<b>Illinois Central RR. Co.</b>	8,823	1,454	1,625	475	780	236	124	2,514
<b>Kansas City Southern Ry. Co.</b>	1,810	1,768	188	494	736	106	89	2,292
<b>IC&amp;E-Kansas City Southern Joint Agency</b>	154	1,705	14	811	540	9	6	2,317
<b>National RR. Passenger Corp. (Amtrak)</b>	7,892	1,662	842	770	696	537	466	1,967
<b>Norfolk Southern Corp.</b>	25,958	1,598	3,356	467	761	1,545	1,318	2,230
<b>Soo Line RR. Co.</b>	4,305	1,680	446	546	760	137	95	2,224
<b>Union Pacific RR. Co.</b>	57,174	1,557	9,086	480	758	2,244	1,641	2,317
<b>Class I railroads, total</b>	<b>193,838</b>	<b>\$1,588</b>	<b>27,018</b>	<b>\$488</b>	<b>\$758</b>	<b>8,218</b>	<b>6,254</b>	<b>\$2,283</b>
<b>Bangor &amp; Aroostook RR. Co.</b>	488	\$1,618	39	\$587	\$645	20	15	\$2,131
<b>Bessemer &amp; Lake Erie RR. Co.</b>	702	1,468	88	524	743	27	14	2,199
<b>Boston &amp; Maine Corp.</b>	1,312	1,178	379	414	786	16	5	2,390
<b>Canadian Pacific Ry. Co.</b>	452	984	57	373	823	3	.....	.....
<b>Chicago, Central and Pacific RR. Co.</b>	199	2,093	.....	.....	.....	9	8	2,481
<b>Delaware &amp; Hudson Ry. Co., Inc.</b>	1,049	1,380	220	342	859	26	20	2,101
<b>Duluth, Missabe &amp; Iron Range Ry. Co.</b>	972	1,277	292	578	733	23	19	2,083
<b>Duluth, Winnipeg &amp; Pacific Ry. Co.</b>	213	1,649	31	614	715	8	6	2,649
<b>Elgin, Joliet &amp; Eastern Ry. Co.</b>	1,370	1,476	219	541	763	57	33	2,204
<b>Florida East Coast Ry. Co.</b>	622	1,154	213	299	813	34	22	2,154
<b>Fox Valley &amp; Western LTD.</b>	198	1,644	22	448	760	.....	.....	.....
<b>Lake Superior &amp; Ishpeming RR. Co.</b>	157	1,629	15	451	803	3	3	1,600
<b>Montana Rail Link, Inc.</b>	153	1,965	5	1,143	583	19	16	1,994
<b>Paducah &amp; Louisville Ry., Inc.</b>	128	2,068	2	1,378	540	14	13	2,172
<b>Texas Mexican Ry. Co.</b>	151	1,712	12	672	698	11	9	2,218
<b>Wisconsin Central LTD.</b>	227	1,990	2	903	621	27	22	2,138
<b>All others</b>	454	1,811	26	725	758	32	26	1,978
<b>Class II railroads, total</b>	<b>8,847</b>	<b>\$1,434</b>	<b>1,622</b>	<b>\$460</b>	<b>\$779</b>	<b>329</b>	<b>231</b>	<b>\$2,145</b>

Table B12.--Employee annuities in current-payment status on December 31, 2001, and awarded in 2001, by last railroad employer - Continued

Last railroad employer	In current-payment status on December 31, 2001					Railroad annuities awarded in 2001		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
Camas Prairie Railnet Inc.	123	\$1,575	16	\$615	\$695	1	....	.....
Canadian National Ry. Inc.	506	474	30	355	804	8	....	.....
Chicago South Shore and South Bend RR.	136	1,219	46	455	800	1	....	.....
Chicago, Milwaukee, St. Paul & Pacific RR. Co.	3,776	1,125	1,123	419	802	61	....	.....
Chicago, Rock Island & Pacific RR. Co.	2,350	1,028	705	422	781	70	....	.....
Colorado and Wyoming Ry. Co.	123	1,458	25	771	619	3	2	\$2,203
Consolidated Rail Corp. (Conrail)	45,167	1,399	9,939	427	803	551	161	2,301
Illinois & Midland RR., Inc.	165	1,374	45	389	897	4	1	2,009
Long Island RR. Co.	4,083	1,616	1,223	969	591	345	270	2,402
Maine Central RR. Co.	504	1,389	76	556	654	7	4	2,474
Metro-North Commuter RR. Co.	1,464	1,964	100	1,053	709	110	92	2,295
New England Central RR., Inc.	306	1,349	67	456	750	7	2	1,771
New Jersey Transit Rail Operations, Inc.	944	2,000	44	1,049	674	67	57	2,147
Northeast Ill. Regional Commuter RR. Corp. (Metra)	741	2,081	48	1,175	705	47	44	2,237
Northwestern Pacific RR. Co.	162	1,163	54	469	745	....	....	.....
Pittsburgh and Lake Erie Properties, Inc.	936	1,369	187	347	863	13	....	.....
Port Authority Trans-Hudson Corp. (PATH)	439	1,773	64	600	855	29	26	2,477
Richmond, Fredericksburg & Potomac Ry. Co.	506	1,406	119	581	679	8	....	.....
Southeastern Penn Trans Auth-Reg Highspeed Lines (SEPTA)	241	1,852	10	943	646	17	12	1,694
Springfield Terminal Ry. Co., Vermont	513	1,799	21	598	786	37	32	2,074
All others	4,212	1,296	1,028	381	834	226	149	1,991
<b>Class III railroads, total</b>	<b>67,397</b>	<b>\$1,404</b>	<b>14,970</b>	<b>\$478</b>	<b>\$784</b>	<b>1,612</b>	<b>852</b>	<b>\$2,252</b>
Aliquippa & Southern RR. Co.	189	\$1,548	23	\$708	\$697	7	3	\$2,465
Alton & Southern Ry. Co.	269	1,695	33	410	893	9	8	2,081
Baltimore & Ohio Chicago Terminal RR. Co.	230	1,118	68	384	768	4	....	.....
Belt Ry. Co. of Chicago	475	1,710	68	555	685	20	13	2,366
Birmingham Southern RR. Co.	162	1,532	18	469	806	6	5	2,026
Chicago & Western Indiana RR. Co.	175	810	79	395	787	4	....	.....
Chicago Union Station Co.	139	997	50	395	840	2	....	.....
Cincinnati Union Terminal Co.	176	673	87	334	803	1	....	.....
Conemaugh & Black Lick RR. Co., LLC	195	1,438	19	718	591	4	....	.....
Cuyahoga Valley Ry. Co.	148	1,607	17	565	716	7	6	2,063
Houston Belt & Terminal Ry. Co.	483	1,598	85	543	721	3	....	.....
Indiana Harbor Belt RR. Co.	814	1,581	148	549	798	33	23	2,260
Kansas City Terminal Ry. Co.	406	1,252	90	544	725	8	1	2,061
Keystone Railroad, LLC	304	1,565	32	807	499	7	1	1,888

Table B12.--Employee annuities in current-payment status on December 31, 2001, and awarded in 2001, by last railroad employer - Continued

Last railroad employer	In current-payment status on December 31, 2001					Railroad annuities awarded in 2001		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
Lake Terminal RR. Co.	193	\$1,494	23	\$604	\$547	8	7	\$2,113
Los Angeles Union Passenger Terminal	103	651	56	370	735	....	....	.....
Manufacturers Ry. Co. St. Louis	101	1,628	9	672	774	1	1	2,215
Monongahela Connecting RR. Co.	224	1,473	22	668	642	1	1	513
New Orleans Public Belt RR.	133	1,736	10	497	849	5	5	2,086
Patapsco & Back Rivers RR. Co., LLC	382	1,588	40	671	643	10	10	2,080
Peoria & Pekin Union Ry. Co.	151	1,634	28	585	705	8	8	2,364
Pittsburgh & Conneaut Dock Co.	169	1,407	25	482	803	4	2	2,252
Port Terminal RR. Association	266	1,716	29	633	783	16	12	2,260
Portland Terminal Co. (Maine)	116	1,348	19	597	554	....	....	.....
Portland Terminal RR. Co. (Oregon)	216	1,247	66	487	684	2	2	2,312
River Terminal Ry. Co.	194	1,687	21	847	524	5	4	2,309
South Buffalo Ry. Co.	387	1,327	82	677	704	12	8	1,995
St. Paul Union Depot Co.	108	795	44	340	809	4	....	.....
Terminal RR. Association of St. Louis	985	1,475	180	511	723	21	13	2,249
Union RR. Co. of Pittsburgh PA	823	1,471	100	553	730	8	8	2,095
All others	2,249	1,126	773	378	830	47	26	1,870
<b>Switching and terminal companies, total</b>	<b>10,965</b>	<b>\$1,386</b>	<b>2,344</b>	<b>\$475</b>	<b>\$765</b>	<b>267</b>	<b>167</b>	<b>\$2,137</b>
Fruit Growers Express Co.	436	\$1,347	82	\$561	\$705	19	13	\$2,155
Pacific Fruit Express Co.	869	1,094	259	399	756	5	....	.....
Santa Fe Terminal Services, Inc.	122	1,199	28	367	979	7	....	.....
TTX Company (Trailer Train Co.)	133	1,538	18	539	849	21	16	2,095
Union Pacific Fruit Express Co.	258	1,735	10	586	707	18	15	2,030
Western Fruit Express Co.	183	1,483	28	615	666	9	3	2,146
All others	93	1,197	29	514	834	5	....	.....
<b>Car loan companies, total</b>	<b>2,094</b>	<b>\$1,299</b>	<b>454</b>	<b>\$457</b>	<b>\$762</b>	<b>84</b>	<b>47</b>	<b>\$2,094</b>
Association of American Railroads	323	\$1,431	60	\$517	\$885	9	....	.....
Eastern Railroad Association	139	1,024	45	255	1,151	1	....	.....
Railroad Support Services	178	1,522	26	516	822	8	2	\$2,427
Western Railroad Assn.	423	1,223	103	470	808	10	....	.....
Western Weighing and Inspection Bureau	189	1,253	45	326	878	6	....	.....
All others	222	1,211	68	362	882	7	5	1,883
<b>Railroad associations, total</b>	<b>1,474</b>	<b>\$1,288</b>	<b>347</b>	<b>\$414</b>	<b>\$890</b>	<b>41</b>	<b>7</b>	<b>\$2,038</b>

Table B12.--Employee annuities in current-payment status on December 31, 2001, and awarded in 2001, by last railroad employer - Continued

Last railroad employer	In current-payment status on December 31, 2001					Railroad annuities awarded in 2001		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
<b>Brotherhood of Locomotive Engineers</b>	203	\$1,883	22	\$389	\$872	19	15	\$2,328
<b>Brotherhood of Maintenance-of-Way Employees</b>	266	1,652	34	434	814	27	27	2,165
<b>International Association of Machinists &amp; Aerospace Workers</b>	406	1,388	91	552	777	30	24	2,134
<b>International Brotherhood Blmks, Shp Bldrs, Blksmths &amp; Hlprs</b>	139	1,201	36	461	912	12	6	1,891
<b>International Brotherhood of Electrical Workers</b>	347	1,477	66	667	771	13	9	2,093
<b>Transportation Communications Union</b>	741	1,513	149	424	808	55	43	2,201
<b>United Transportation Union</b>	1,285	1,866	147	475	861	90	82	2,455
<b>All others</b>	286	1,499	60	340	1,007	23	15	2,299
<b>National railway labor organizations, total</b>	<b>3,673</b>	<b>\$1,637</b>	<b>605</b>	<b>\$475</b>	<b>\$841</b>	<b>269</b>	<b>221</b>	<b>\$2,286</b>
<b>Board of Trustees of the Galveston Wharves</b>	166	\$1,110	64	\$529	\$709	2	....	.....
<b>C and O Employees' Hospital Assn.</b>	211	707	84	256	798	7	1	\$1,863
<b>Illinois Central Hospital Association</b>	111	625	67	259	917	1	1	1,439
<b>National Carloading Corp.</b>	170	407	124	177	1,001	....	....	.....
<b>Pullman Co.</b>	941	409	691	236	885	1	....	.....
<b>REA Express, Inc.</b>	6,299	843	2,710	409	807	125	....	.....
<b>Southwestern Transportation Co.</b>	150	530	103	280	916	....	....	.....
<b>Union Pacific RR. Employees' Health Systems</b>	232	883	124	276	1,451	6	....	.....
<b>Universal Carloading &amp; Distributing Co. Inc.</b>	115	316	98	166	987	....	....	.....
<b>All others</b>	1,043	1,081	378	293	921	49	20	2,276
<b>Miscellaneous employers, total</b>	<b>9,438</b>	<b>\$807</b>	<b>4,443</b>	<b>\$350</b>	<b>\$859</b>	<b>191</b>	<b>22</b>	<b>\$2,219</b>
<b>Grand total</b>	<b>298,731</b>	<b>\$1,505</b>	<b>52,263</b>	<b>\$469</b>	<b>\$779</b>	<b>11,057</b>	<b>7,817</b>	<b>\$2,269</b>

NOTE.-- Only employers with 100 or more annuitants on the Board's payment rolls on December 31, 2001, are shown individually. Data for companies which ceased reporting service and compensation for their own employees by the end of 2001 are combined with data for the currently reporting employer. Employers no longer covered by the Railroad Retirement Act are shown individually if they still had 100 or more retired employees on the Board's rolls on December 31, 2001. Grand total includes employees for whom a last railroad employer could not be identified. Railroad annuity amounts include regular and supplemental annuities.