

This chapter contains general eligibility information for a child's insurance annuity (minor, disabled, or student) and more specific information on minor and disabled children. An in-depth discussion of student annuities is contained in FOM-I, Article 5.

420.5 Child Defined

To qualify for a CIA, a child must be able to establish one of the following relationships to the deceased employee. Information regarding what proofs are required to establish relationship can be found in FOM-I, Article 9.

- A. Natural legitimate child - This category includes children:
 - 1. Of a ceremonial marriage; or
 - 2. Of a voidable marriage; or
 - 3. Of a void marriage in some states; or
 - 4. Legitimate under state law.
- B. Illegitimate child - who has rights under state law for inheriting the employee's intestate personal property; or
- C. Stepchild - if the employee and the child's other parent were married at the time of the employee's death, and the marriage occurred at least 9 months before the employee's death (a 9-month marriage requirement is deemed if employee's death was accidental or occurred while in military service); or

Effective July 1, 1996, a stepchild can only qualify for a CIA if the employee was contributing at least one-half of the child's support. Prior to July 1, 1996 a stepchild could qualify as dependent if the child was living-with the employee at the time of the employee's death. The "living-with" requirement is no longer an option to meeting the dependency requirement.

- D. Legally adopted child or a child legally adopted by the employee's surviving spouse - Effective 1-1-91 (for applications filed after 12-31-90), deem a child to be the legally adopted child of the employee at death if the child was living with the employee at the time of the employee's death or such child received one-half support from the employee in the year prior to his death, and either:
 - 1. The adoption was completed within 2 years of the employee's death or 8-29-60, whichever is later, or
 - 2. The adoption was completed at any time after the employee's death if the adoption proceedings were started by the employee before death. (This rule only applies for months after January 1968.)

Prior to 1-1-91, the following requirements applied: living-with the employee at the time of the employee's death, and the child must not have been receiving substantial contributions towards support from a public or private welfare agency which furnishes services or assistance to children, or anyone other than the employee or spouse.

NOTE: In a case in which an LSDP was paid and a child is later adopted by the widow(er) and qualifies under this section, the LSDP must be recovered. The child's eligibility is considered to be retroactive to the month of the employee's death, even though payment of the annuity may not be retroactive to that month, i.e., CIA application is filed more than 6 months after the employee's death. However, a deferred LSDP may be payable if the annuities payable in the 12-month period after the employee's death do not equal 10 times the basic amount.

E. Equitably adopted child - Most states may grant inheritance rights to a child who is the subject of an agreement to adopt and who has performed as a child for such a length of time that failure to allow him to inherit as if he were legally adopted would be an injustice. If a child could be considered equitably adopted under state law he may qualify as a child under the Railroad Retirement Act. Refer to FOM-I, Article 9 for additional information on equitable adoption.

F. Deemed child - A deemed child is one who would not be considered a child under state law but who may be considered a child of the employee under the Railroad Retirement Act.

If the facts indicate that a child is the son or daughter of the employee (i.e., employee acknowledged child in writing, employee was decreed by a court to be the child's parent, employee's relatives knew employee acknowledged child to be his son or daughter), but state law would not recognize child's status (i.e., if state law requires that parents intermarry and the employee did not marry the child's mother), the child may be deemed to be the employee's child for the purpose of paying railroad retirement benefits. A child or stepchild of a de facto (deemed) marriage relationship may also be considered a deemed child. Refer to FOM-I, Article 9, Proofs, for detailed information about how to establish relationship for a deemed child.

G. Grandchild or step grandchild - Effective 1-1-73, a grandchild or step grandchild of a deceased employee is deemed to be the employee's child for purposes of receiving a CIA if:

1. The child's natural or adoptive parents were either deceased or disabled when the employee retired, died or became disabled; or
2. The child was legally adopted by the employee's surviving spouse and the child's natural, adopting or stepparent was not living in the employee's household and making regular contributions to the child's support at the

time of the employee's death. For further information regarding the relationship requirements for a grandchild, refer to Article 9.

In addition, a grandchild or step grandchild must meet special dependency requirements. Dependency can be established if the grandchild was living with and receiving one-half support from the employee when the employee retired, died or became disabled. (See Article 9 for detailed instructions regarding the establishment of dependency of a grandchild.)

NOTE: A grandchild does not have to meet the above requirements to qualify for an RLS or accrued annuity due but unpaid at death.

420.10 Eligibility And Entitlement

In addition to being the child of a deceased employee who died completely insured for survivor benefits under the 1974 Act (see [FOM-I-230.15](#)), the following requirements must be met:

420.10.1 Age

The child must be:

1. under age 18; or
2. disabled before age 22; or
3. a full-time student age 18-19.

420.10.2 Marital Status

The child must be unmarried at the time of filing an application for initial entitlement. Initial entitlement refers to the child's first eligibility to any type of CIA. A child who is widowed or divorced at the time of filing an application for initial entitlement is considered unmarried.

If the child annuitant marries subsequent to being awarded an initial CIA, all current and future entitlement to a CIA is terminated, even if the child annuitant is later widowed or divorced. The end of the marriage that caused the loss of entitlement will not reestablish entitlement (One exception can be if the marriage that terminates entitlement is annulled. Refer to [FOM 405.10.3](#) for handling.).

EXAMPLE: An insured employee dies while a child is under age 18 and unmarried. The child's initial entitlement to a CIA is as a minor child beginning with the month of the employee's death. The CIA terminates when the child attains age 18 because he is not a full-time student or disabled. The child marries after attaining age 18 and is divorced before attaining age 22. The child cannot qualify for a CIA (based on disability or as a full-time student) because of his marriage after his initial entitlement to a CIA (as a minor child).

420.10.3 Dependency

Dependency must be established at the time of the employee's death unless the employee had a period of disability (DF) that continued until he met the conditions for entitlement to an RIB or DIB or until his death. If the employee had such a disability freeze, the dependency requirements can be met at any of the following points:

- At the beginning of the period of disability (DF), or
- at the time the employee became entitled to an DIB, or
- at the time the employee became entitled to an RIB.

In cases where there would otherwise be no break in entitlement, a dependency determination made for retirement spouse eligibility, O/M determinations, or Medicare entitlement should carry forward after the employee's death. For example, if a child was determined to be dependent on the employee for purposes of qualifying the employee's spouse for an annuity, and the annuity continued until the employee died, a new dependency determination would not have to be made to qualify the widow for a widow's current insurance annuity or the child for a child's insurance annuity.

If there has been a break in entitlement, the dependency requirement must be met even if the child was previously determined to be dependent upon the employee for the purpose of increasing the employee's O/M, Medicare entitlement, or qualifying a spouse for an annuity. For example, if a child was previously determined to be dependent on the employee for O/M purposes, and the employee later lost entitlement to his annuity, a new dependency determination would have to be made after the employee's death.

The following chart shows when a child can be deemed dependent and when dependency must be proven. Refer to FOM-I, Article 9, for information regarding what evidence is needed to establish dependency when it cannot be deemed.

Natural Legitimate, Legitimated, or Illegitimate Child with Inheritance Rights: Deemed.

Exception: If child was adopted by someone else before the employee's death, employee must have been living with or contributing to the child's support at the time of death.

Legally Adopted Child: Deemed.

Exceptions: If child adopted by someone else during the employee's lifetime or adopted by the employee's widow(er), employee must have been living with or contributing to the child's support at the time of death.

Equitably Adopted Child: Established if the employee was living with or contributing to the child's support at the time of death.

Stepchild Prior to 7-1-96: Established if the employee was living with or contributing one-half of the child's support at the time of death.

Stepchild Effective 7-1-96: Effective July 1, 1996, "living-with is no longer an option for meeting dependency. Dependency can only be established by one-half support.

Grandchild (including step grandchildren): Established if the grandchild was living-with and receiving one-half support from the employee during the year before the employee became disabled, retired with a DF, or died.

420.10.4 Application

An application and proofs must be filed by, or on behalf of, a child. Refer to [FOM-I-420.20](#) for additional information regarding what application and proofs are required.

NOTE: An application filed by, or on behalf of, a minor child protects the child's rights to benefits as a disabled or student child when (s)he attains age 18.

If a child is disabled before age 18, he need submit only an informational supplement (Form AA-19a) to his original application and furnish the RRB with evidence of disability in order to receive benefits.

If payments ended the month before the month the child attained age 18, and the child later establishes he was disabled before attaining age 18, annuity payments can be reinstated effective with the month the child attained age 18.

420.10.5 Disability

A child age 18 or older must be unable to engage in any regular employment because of a disability that began before age 22. Sufficient evidence to support the disability must be submitted before a disabled child's annuity can be awarded.

420.10.6 Adoption

Effective 1-1-73, a child's annuity will not be terminated if he is adopted. Prior to that date, a child's annuity was terminated if he was adopted by someone other than the deceased employee's widow(er) or a close relative. If a child is adopted before annuity eligibility exists, the child must have been living with or receiving contributions from the employee at the time of death.

420.10.7 RLS Previously Paid

- A. RLS paid without an annuity waiver (Form G-126a) being filed - Payment of the RLS may have been made if a child was previously ineligible for a CIA, i.e., grandchild, child disabled before age 22 but after attaining age 18. A child may qualify for an annuity now, even though the RLS was paid, if under the law in effect at the time the RLS was paid no one could qualify for an annuity. If the child received all or any portion of the RLS, the amount paid to the child must be

recovered from the annuity payments due him. If the RLS was paid to someone other than the child now filing for an annuity, no recovery of the RLS would be made.

- B. RLS paid because child filed a waiver of annuity (Form G-126a) - Prior to July 13, 1979 a child between the ages of 18 and 22 could file a Form G-126a waiving his rights to future entitlement to benefits under the RRA to allow the RLS to be paid to him or to a widow(er). A Form G-126a waiver cannot be revoked; therefore, a child cannot qualify for an annuity if he previously filed a Form G-126a.

420.15 Amount Of A Child's Insurance Annuity

This section contains basic information about the components of a child's insurance annuity. For detailed information refer to Article 10, Computations.

- A. Tier I - Each child (minor, disabled or student) is entitled to a tier I component equal to the lesser of:

- 75% of the employee's PIA based on wages and compensation; or
- 75% share of the maximum family benefits.

NOTE: Tier 1 benefits are converted to all NSSEB effective with the month (including any part of the month) the beneficiary has been convicted of a criminal offense and is confined in an institution at public expense for more than 30 continuous days or is one of the categories of individuals as defined in FOM1 150. See [FOM1 150](#) for additional instructions on handling criminal activity cases.

A child's tier I is subject to reduction for entitlement to any SS benefits but a child is not eligible for a vested dual benefit.

- B. Tier II - is equal to 30% of the child's tier I amount before reduction for SS entitlement when the child's annuity is awarded before 10-1-86 and the employee died or retired before 10-1-81. In all other cases, the child's tier II is equal to 15% of the employee annuity tier II amount computed as of the child's insurance annuity beginning date.

EXCEPTION: In cases where the CIA tier II is based on the employee's tier II, there is a tier II family minimum and maximum. The minimum tier II is 35% of the employee's tier II. Consequently, if a child is the only survivor entitled to tier II amount, the tier II is 35% of the employee's tier II. When two children are the only persons entitled to tier II amount, each child receives a tier II equal to 17 1/2% of the employee's tier II.

- C. Vested dual benefit - A child is not eligible for a vested dual benefit.

420.20 Evidence And Development

420.20.1 Evidence Requirements

Evidence	When Required
Application for Child's Annuity with Certification Page.	Always. This includes student cases with initial entitlement at age 18-19.
Application for Determination of Child Disability (Form AA-19a)	If filing for benefits for a disabled child. If AA-19a contains information about child's employment, additional information may be needed concerning that employment. On occasion, DBD may request that additional information be supplied on a G-251. Do not develop for G-251 unless specifically requested to do so.
Medical Evidence	If child claims to be disabled.
Proof of child's age	Always.
Proof of employee's death	Always.
Proof of relationship of child to employee	Always.
Proof of child's dependency on employee	Always
Proof of Termination of Marriage	When filing for initial entitlement and child was previously married but is unmarried at the time of application.
Proof of employee's age	In "A" cases POA is required only if the employee's DOB has not been previously verified Effective 03-01-2004 POA of deceased employee is required in all "D" cases when a survivor recurring application is filed.
SS number of child	Always. Request development unless the child resides outside the U.S.

Amount of SS benefits	If child is entitled or may be entitled to SS benefits based on the wages of a person other than the deceased employee.
Application for substitution of payee (Form AA-5)	Required when a person other than a parent, stepparent, or adoptive parent files an application on behalf of a minor child, or if a widow(er) applies for a disabled child who is a resident of a mental health facility.
Proof of military service	If employee's M/S after 1936 would be creditable under either the Railroad Retirement Act or the Social Security Act.
Employee's Wage and Compensation Record	Always
Form G-626	Always when transmitting summary/certification with other attachments to headquarters. For routing instructions, see FOM1 110.100 .

420.20.2 Development Requirements

- A. Protecting interests of children - Every effort should be made to protect the interests of each child eligible for benefits. When developing a claim on behalf of a child, do not abandon until all efforts to secure an application and required evidence have been exhausted. Neglect or lack of interest by a prospective payee in filing or furnishing evidence should not deprive a child of his rights to benefits.

If the person assuming responsibility for the child refuses to file an application or furnish necessary evidence, advise that person fully of the child's rights to these benefits and that any delay in filing may cause the child to lose part of the benefits he may be entitled to. Impress upon the person the fact that these benefits are a matter of right and not relief or charity. If the person persists in his refusal and will not agree to have another person file for the child, refer the case to survivor benefits with a full explanation of all attempts made to secure an application.

- B. Development as a result of RL-175 - When a child on the rolls is within 4 months of attaining age 18, a computer-printed letter, Form Letter RL-175, is automatically released. This letter notifies the payee that benefits will terminate when the child attains age 18, but may continue after age 18 if the child is either disabled or a full-time student.

A child on the rolls may file an application for benefits as a student (Form AA-19s) or as a disabled child (Form AA-19a) anytime after receipt of the RL-175 letter. The 3-month advance filing limit does not apply in these cases since continuous entitlement is involved.

When a beneficiary contacts the field office as a result of receiving a Form Letter RL-175, develop as follows:

1. If the child who is attaining age 18 is disabled, secure a Form AA-19a and develop necessary medical evidence and supporting documentation.
2. If the child who is attaining age 18 can qualify as a full-time student, secure a Form G-315.

NOTE: If there will be a delay in securing medical evidence for an alleged disabled child who is under age 22 and attending school full-time, develop the child's eligibility as an FTS so that benefits may continue without interruption.

420.25 Disabled Children

A child age 18 or older may be eligible for a child's insurance annuity if (s)he is unable to engage in any regular employment because of a disability that began before (s)he attained age 22. DSUBD will release an RL-121f (Disability Allowance Notice) in all initial disability allowances. Please see [DCM 11 RL-121f](#) Disability Allowance Notice for additional information about this letter.

A child under age 18 is not paid an annuity based on disability.

A determination of the alleged disability of a minor child is not required until the child attains age 18. However, when an alleged disabled minor child is on the rolls, development action is started 4 months before the child attains age 18 in order to avoid interruption of benefits. There is no advantage to developing medical evidence earlier because disability Medicare is not available for the disabled child until (s)he is entitled to a disability annuity for at least 24 months, and a disabled child's annuity is not payable before a child attains age 18. Furthermore, if medical evidence is developed too far in advance of when the child attains age 18, additional medical evidence may be required later to verify that the child's condition has not improved.

A disabled child's annuity is payable for as long as the RRB finds that the disability continues.

NOTE: In order to qualify for Medicare and for SSEB tax status, the impairment must meet SSA's criteria. While a survivor may become entitled to a disability annuity under the Railroad Retirement Act based solely on drug or alcohol addiction, such cases do not meet SSA's criteria. Therefore, in such cases, if the application was filed January 1,

2008 or later, the child would not be entitled to early Medicare or SSEB status. For a more detailed explanation, see [DCM 4.8.4](#).

420.25.1 Filing Application

A field office should encourage that a disabled child, and/or a widow(er) or other person having care and custody of the child come into the field office or the itinerant point to file an application.

When a personal contact is not possible, the application forms may be sent to the appropriate person for completion. A Form Letter RL-56 series can be adjusted for use in mailing applications to applicants for completion.

- A. Disabled child capable of handling own funds - When it appears that a disabled child is capable of handling his own annuity payments, regardless of whether a legal representative has been appointed for him, develop with the disabled child directly.

If the child is unable to come into the office or itinerant point, send him the necessary forms to be completed. Instruct the child to complete the forms, sign them and then return them to the field office.

- B. Disabled child is mentally capable of managing benefits but is physically incapacitated - Develop from disabled child directly. Explain to child that his(her) hand may be guided in writing his(her) signature. Also, if the disabled child is unable to sign his/her name, explain that (s)he may sign application forms and/or checks by mark. Explain that a signature by mark must be witnessed by two persons who must sign their names and addresses. Direct deposit should also be suggested when the disabled child is physically incapacitated. If a disabled child who is competent but is physically incapacitated prefers to have a representative payee, a representative payee may be appointed.

- C. Disabled child is not capable (mentally) of handling own funds - Develop an application from the widow(er), legal representative or other person having care and custody of the disabled child when the child cannot manage benefits in his own behalf. Refer to [FOM-I, Article 14](#), for detailed information about development for and selection of a representative payee. Application forms may be sent to a person wishing to file for benefits on behalf of a disabled child. Advise persons wishing to file for benefits on behalf of a disabled child that survivor benefits reserves the right to decide whether a disabled child is competent or incompetent and the right to select a substitute payee for an incompetent child.

420.25.2 Developing Proof of Disability

- A. Child has never filed for disability benefits with the Social Security Administration - Secure applicant source medical evidence. Information on disability development can be found in [FOM-I, Article 13](#).
- B. Child previously awarded or denied disability benefit by Social Security Administration - Use Form RR-5 to obtain copies of Social Security Administration background information from the Great Lakes Program Service Center. Also request the applicant to have Form G-250 completed by the personal physician as a record of the current medical condition. If a Form G-250 cannot be secured, inform the disability programs section (DPS). Do not schedule specialized examinations unless requested by DPS.
- C. Child previously rated disabled for retirement purposes - When a child was previously rated disabled for disability Medicare, inclusion in the employee's O/M or for the purpose of awarding a spouse annuity under the Railroad Retirement Act, additional medical evidence will not usually be necessary. A modified Form AA-19a is to be submitted. Indicate on the Form G-659a that no medical evidence is being developed because the child was previously rated disabled for retirement purposes. The child will be considered disabled for survivor annuity purposes unless there is evidence in the file that the disability may not have continued to the employee's death or a Continuing Disability Review (CDR) needs to be done. If such evidence exists or a CDR is needed, Headquarters will advise you to develop additional medical evidence. (Refer to [DCM 3.10.15](#) for how the Disability Programs Section handles these cases.)

420.25.3 Employment of Disabled Child

The earnings of a disabled child are not subject to regular work deductions. However, when information is received indicating that the child is or has been employed, and the employment was not previously reconciled with the disability, advise survivor benefits by memo immediately. Any work performed by a disabled child may indicate recovery from disability.

420.25.4 Child Recovers from Disability

When a disability recovery determination is made, the disability annuity is payable for 2 months after the month the disabled child is determined to have recovered. A disabled child, whose annuity is terminated because of recovery from disability, can become re-entitled. See [DCM 3.10.10](#) for re-entitlement requirements. In addition, disability Medicare coverage may continue for 24 months after the disabled child's annuity is terminated, provided the child has not been determined to be fully medically recovered from disability.

420.30 Annuity Beginning Date

The beginning date of a child's annuity (CIA) is explained in [FOM-I-111.20](#), [FOM-I-111.51](#) and [FOM-I-112.9.5](#).

420.35 Child Entitled On The Record Of More Than One Deceased Employee

A child may not receive a CIA on more than one earnings record; normally the child will receive only the higher of the two annuities, but (s)he may elect to receive the lesser of two such annuities. For example, it may be to a child's advantage to elect to receive the lesser annuity because of an RLS that would be payable on the other record if such an election were made. It may also be to a child's advantage to receive the lesser annuity so that other entitled family members can receive higher benefits for themselves.

When it does not appear to be to the child's advantage to receive the smaller annuity, the higher annuity will be paid and the current lower annuity will be terminated.

420.35.1 Election of Lesser Annuity

The election to receive a smaller annuity is revocable and may be made on a month-by-month basis. A signed statement by the child or his representative is sufficient proof of election.

If it appears that it would be to a child's advantage to receive the lesser annuity, a memo is released to the field office giving the facts of the case and requesting a contact with the annuitant. If the child wants the smaller annuity, secure a signed statement that establishes that the child is aware that (s)he is electing the smaller benefit.

If the child elects the smaller annuity in order to receive an RLS on the other account, the statement should include the fact that the election of the smaller annuity is made in order to receive the RLS and that the applicant does not intend to revoke it. A G-126 election form is not needed.

420.35.2 Revocation of Election

If the annuitant later changes his mind and withdraws his election of the smaller annuity, the RLS must be recovered from the larger annuity. No annuity would be payable until the RLS is recovered.

420.35.3 LSDP Entitlement

An LSDP is not payable on the account that the annuity is not paid on because there is eligibility to a monthly benefit, whether or not it is paid.

420.40 Maximum Benefits

When three or more persons are eligible for benefits on the same employee's record, the family maximum will generally limit the benefit amounts payable. In some cases the family maximum is exactly 150% of the employee's death PIA and therefore two children will reach tier I maximum benefits. Because benefits are affected by work and entitlement to SS benefits, in some cases where more than two persons are entitled to benefits on an employee's record it may be advantageous if all eligible persons do not file.

420.40.1 All Eligible Persons Are Members of the Same Family Group

A single family group can be defined as one where all the children reside in the same household or can be presumed (because of family ties) to be concerned for the family's welfare.

The following are guidelines, based on the number of persons entitled to benefits, for determining whether to advise all family members to file and necessary action to be taken by a field office to insure payment of the greatest amount of benefits.

- A. Less than three persons eligible for benefits - (One or two children or one child and one widow.) Always develop an application on behalf of all eligible persons.
- B. Three persons eligible for benefits - (Two children and a mother/father or three children.) Develop an application on behalf of all beneficiaries unless any of the following conditions exist:
 1. One or more eligible persons are entitled to SS benefits; or
 2. One or more eligible persons are working and expect to have excess earnings; or
 3. One or more eligible persons will work in the RR industry during any period.

When any of the above three conditions exist, develop an application for all eligible persons and notify survivor benefits in the remarks section of the Form G-659a or in a memo attached to the application package, that you have developed from all eligible persons. Ask to be notified if it would be advantageous for certain applicant(s) to withdraw their applications to permit payment of greater benefits.

- C. Four or more persons eligible for benefits - Advise person filing for the family that three persons will usually cause payment of maximum benefits. Suggest that the family file only for members who are not:
 1. Entitled to SS benefits; or

2. Likely to have excess earnings; or
3. Expected to work in the RR industry.

When there are fewer than three family members who are not working and are not entitled to SS benefits, and information available in the field office is inadequate to determine which family members should file, develop an application on behalf of all eligible persons. Notify survivor benefits in the remarks section of the Form G-659a, or in a memo attached to the application package, that you have developed from all eligible persons. Ask to be notified if it would be advantageous for certain person(s) to withdraw their applications to permit payment of greater benefits.

Note: If a surviving divorced spouse is involved and (s)he qualifies for an annuity based on age or disability, such entitlement will not affect the payments to other family members because her share is not included in the family maximum.

NOTE: If a widow(er) wishes to file on behalf of all eligible persons; even after being advised of the possible disadvantages, develop according to the widow(er)'s wishes. Note in the remarks section of the Form G-659a that the provisions of the act were explained and that the widow(er) still wishes to file on behalf of all eligible persons.

420.40.2 Separate Family Units Involved

When all eligible persons do not reside in the same household or do not have the same guardian, develop from all eligible persons.

420.45 Work Restrictions

420.45.1 Restricted Employment

A child's insurance annuity is not payable for any month a child works for an employer covered by the Railroad Retirement Act, regardless of the amount of earnings.

420.45.2 Earnings Restrictions

Regular survivor earnings restrictions apply to a minor child. Refer to [FOM-I, Article 11, Work Deductions](#), for more specific information.

Work deductions are not applied to a disabled child's insurance annuity, but any work activity by a disabled child is to be reported to Headquarters immediately as it may indicate recovery from disability.

420.50 When Entitlement To A Child's Insurance Annuity Ends

- A. A CIA ends with the month before the child:

1. Dies.
2. Marries.

NOTE: Prior to the 1974 Railroad Retirement Act, under the O/M, a disabled child who married an SS beneficiary, other than a minor child or a student child age 18-22, could have been included in the family group. If a female child married a disabled childhood disability beneficiary or a DIB, her eligibility to be included under the O/M ended the same month her husband's SS benefit ended, except when her husband's benefit terminated because of death or entitlement to an RIB. This provision was not carried into the 1974 Railroad Retirement Act.

3. Attains age 18 unless the child is disabled before age 22 or an FTS.
- B. In addition to the above events, the annuity of a disabled child ends with the second month following the month in which the child recovers from disability.

