LUMP-SUM DEATH PAYMENT, RESIDUAL LUMP-SUM, AND ANNUITIES UNPAID AT DEATH

Railroad Retirement Board
This notice is given under the Paperwork Reduction Act of 1995 and the Privacy Act of 1974. The Privacy Act requires that the Railroad Retirement Board (RRB) tell you the following whenever we ask you for information.

1) The law which allows us to ask for the information;
2) whether that law requires you to give us that information and what, if anything, might happen to you if you do not give it to us;
3) the reason why the information is requested; and
4) the persons, organizations, and agencies to which we may release the information without your permission.

The RRB’s authority for requesting this information is Section 7(b) of the Railroad Retirement Act of 1974. Providing us with this information is voluntary on your part. However, if you fail to provide us with the requested information, we may be unable to pay you the lump-sum death benefit and any other related benefit. The RRB needs this information in determining whether you are eligible to receive such benefits and, if so, the amount you are entitled to receive.

Although the information we request is almost never used for any purpose other than the payment of benefits under the Railroad Retirement Act, the RRB does have the authority to release information to the indicated individuals, organizations, and/or agencies without your approval.

1) An attorney, the Office of the President, a Congressional office, a labor union or to the Department of State’s embassy or consular offices if they allege to be representing you at your request.
2) Other people who are receiving benefits based on the same railroad retirement account as you are if the information affects their payments from the RRB.
3) People or organizations who are working for the RRB.
4) The U.S. Treasury Department or U.S. Postal Service to issue checks and to investigate lost, forged or stolen checks.
5) The Internal Revenue Service or to state and local taxing authorities for figuring your taxes and for use in audits.
6) The Government Accountability Office for audits and for collecting overpayments owed to the RRB or Social Security Administration.
7) In certain cases for law enforcement purposes and for court proceedings.
8) Information about the determination and recovery of an overpayment made to you may be released to any other person from whom any portion of the overpayment is being recovered.

We estimate the application process takes an average 20 to 40 minutes per response to complete, including the time for reviewing the instructions, getting the needed data, and reviewing the completed application. Federal agencies may not conduct or sponsor, and respondents are not required to respond to, a collection of information unless it displays a valid OMB number. If you wish, send comments regarding the accuracy of our estimate or any other aspect of this process, including suggestions for reducing completion time, to the Associate Chief Information Officer for Policy and Compliance, Railroad Retirement Board, 844 North Rush Street, Chicago, Illinois 60611-1275.

Computer Matching and Privacy Protection Act Notice

The Computer Matching and Privacy Protection Act of 1988 requires the Railroad Retirement Board (RRB) to advise you that information you have provided may be used, without your consent, in automated matching programs. These matching programs are a computer comparison of RRB records with records kept by other Federal, state, or local governmental agencies. Information from these matching programs can be used to establish or verify a person’s eligibility for Federally funded or administered benefit programs and for repayment of payments or delinquent debts under these programs.
INTRODUCTION

From the information which you have provided to us and the information in our records, it appears that you may be entitled to the following benefit(s) (only the checked item(s) apply):

- Lump-Sum Death Payment
- Residual Lump-Sum
- Annuities Unpaid At Death
- Railroad Tax Refund

The sections in the booklet explain:

- The different types of benefits.
- The requirements that must be met before each payment can be made.

This booklet also contains information about:

- Applying for benefits.
- What you can expect after you file your application.

In this booklet the word “employee” is used to describe the person who worked for the railroad. The word “applicant” is used to describe the person who is filing a claim to receive a payment based on the employee’s work and earnings.

Every application for benefits must also include documentary evidence or proof to support the claim. **Part V** of this booklet describes the acceptable types of evidence.
## CONTENTS

### Part I - Lump-Sum Death Payment

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Requirements the Employee Must Have Met</td>
<td>1</td>
</tr>
<tr>
<td>2. What Happens if the Employee Does Not Meet the Requirements</td>
<td>1</td>
</tr>
<tr>
<td>3. Definition of a Lump-Sum Death Payment</td>
<td>1</td>
</tr>
<tr>
<td>4. Credit for Employee’s Military Service</td>
<td>2</td>
</tr>
<tr>
<td>5. People Eligible to Receive a 1937 Act Lump-Sum Death Payment</td>
<td>2</td>
</tr>
<tr>
<td>6. When the 1937 Act Lump-Sum Death Payment Can Be Paid Directly to the Funeral Home</td>
<td>2</td>
</tr>
<tr>
<td>7. People Eligible to Receive a 1981 Amendment Lump-Sum Death Payment</td>
<td>3</td>
</tr>
<tr>
<td>8. When a Lump-Sum Death Payment is Not Payable</td>
<td>3</td>
</tr>
</tbody>
</table>

### Part II - Residual Lump-Sum

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>9. Definition of a Residual Lump-Sum</td>
<td>3</td>
</tr>
<tr>
<td>10. People Eligible to Receive the Residual Lump-Sum</td>
<td>4</td>
</tr>
<tr>
<td>11. Person Eligible for Monthly Benefits May Receive a Residual Lump-Sum Instead of Monthly Benefits</td>
<td>4</td>
</tr>
</tbody>
</table>

### Part III - Annuities Unpaid At Death

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>12. Definition of an Annuity Unpaid at Death</td>
<td>4</td>
</tr>
<tr>
<td>13. People Eligible to Receive a Retirement Annuity Unpaid at Death</td>
<td>5</td>
</tr>
<tr>
<td>14. People Eligible to Receive a Survivor Annuity Unpaid at Death</td>
<td>5</td>
</tr>
</tbody>
</table>

### Part IV - Railroad Tax Refund

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>15. Definition of a Railroad Tax Refund</td>
<td>6</td>
</tr>
<tr>
<td>16. Excess Tax Refund</td>
<td>6</td>
</tr>
<tr>
<td>17. Separation Allowance Tax Refund</td>
<td>6</td>
</tr>
<tr>
<td>18. People Eligible to Receive a Railroad Tax Refund</td>
<td>6</td>
</tr>
</tbody>
</table>

### Part V - Furnishing Proof To Support Your Application

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>19. General Information</td>
<td>7</td>
</tr>
<tr>
<td>20. Proof of Death</td>
<td>7</td>
</tr>
<tr>
<td>21. Proof of Marriage</td>
<td>7</td>
</tr>
<tr>
<td>22. Proof of Payment of Burial Expenses</td>
<td>8</td>
</tr>
<tr>
<td>23. Proof of Military Service</td>
<td>8</td>
</tr>
<tr>
<td>24. Proof of Appointment as Legal Representative</td>
<td>8</td>
</tr>
<tr>
<td>25. Proof of Relationship</td>
<td>9</td>
</tr>
</tbody>
</table>

### Part VI - After You Apply For Your Benefits

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>26. Notice of Railroad Retirement Board’s Decision About Your Application</td>
<td>9</td>
</tr>
<tr>
<td>27. How Payments Are Made</td>
<td>9</td>
</tr>
</tbody>
</table>

### Part VII - Additional Forms You May Need

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>28. Form G-273a, Funeral Director’s Statement of Burial Charges</td>
<td>10</td>
</tr>
<tr>
<td>29. Form G-126, Election to Receive a Residual Payment Instead of Future Monthly Insurance Benefits Based on Service Under the Railroad Retirement Act</td>
<td>10</td>
</tr>
<tr>
<td>30. Form G-131, Authorization of Payment and Release of all Claims to a Death Benefit or Accrued Annuity Payment</td>
<td>10</td>
</tr>
</tbody>
</table>
Part I
Lump-Sum Death Payment

If the introduction to this booklet indicated that you may be entitled to a lump-sum death payment, please read this part of the booklet thoroughly. It will provide information which will help you understand what a lump-sum death payment is and when one can be paid.

Section 1 – Requirements the Employee Must Have Met

The Railroad Retirement Board (RRB) can pay a lump-sum death payment only if the employee:

- was employed in the railroad industry for at least 120 months or at least 60 months after 1995; and

- had a current connection with the railroad industry; that is, there was no regular employment outside of the railroad industry between the time when the employee left the railroad industry and the time of retirement (or death if the employee never retired).

- If the employee was alive on October 1, 1981, we will consider that there is a current connection with the railroad industry, if the employee:

  - stopped working in the railroad industry involuntarily and without cause on or after October 1, 1975; and

  - had at least 25 years of service; and

  - did not decline an offer to return to work in the same class or craft as his or her last railroad service.

Section 2 – What Happens if the Employee Does Not Meet the Requirements

If the employee does not meet the requirements described in Section 1, the RRB cannot pay you a lump-sum death payment. However, the Social Security Administration (SSA) may be able to pay you if you are the widow(er) who was living in the same household as the employee. This application will be transferred to that agency.

A lump-sum death payment can be paid by either the RRB or SSA but not by both, even though the employee may have received payment from both agencies.

Section 3 – Definition of a Lump-Sum Death Payment

A lump-sum death payment is meant to help defray the costs of the employee’s burial expenses. It can only be paid to a widow(er) who was living with the employee when he or she died or to the person who paid all or part of the employee’s burial expenses. The lump-sum death payment cannot be paid if anyone is eligible for monthly survivor benefits in the month of the employee’s death. A lump-sum death payment is not taxable for Federal income tax purposes.

There are two different types of lump-sum death payments.

- A 1937 Act lump-sum death payment is payable if the employee was employed for at least 120 months in the railroad industry prior to January 1, 1975. This benefit is based on the employee’s earnings, and ranges between $180.00 and $1400.00. Refer to Section 5 for additional information.

- A 1981 Amendment lump-sum death payment is payable if the employee did not have 120 months of service in the railroad industry before January 1, 1975. This benefit is limited to $255.00. Refer to Section 7 for additional information.
Section 4 – Credit for Employee’s Military Service

If the employee was never in the military service, go on to the next section.

If the employee served in active duty in the United States Armed Forces, the RRB may be able to use that military service to increase the amount of the lump-sum death payment or residual lump-sum payment. Proof of military service must be submitted if it has not already been submitted by the employee. Refer to Section 23 for information on acceptable proof of military service.

Section 5 – People Eligible to Receive a 1937 Act Lump-Sum Death Payment

If the employee was survived by a widow(er) who was living with the employee, the entire lump-sum death payment is paid to the widow(er).

If no widow(er) qualifies and all of the employee’s funeral expenses have not been paid, the lump-sum death payment is paid to the funeral home. If the unpaid funeral home expenses are greater than the lump-sum death payment, the entire lump-sum death payment is paid to the funeral home.

If the unpaid funeral expenses are less than the lump-sum death payment, only the amount of the lump-sum death payment equal to the unpaid expenses will be paid to the funeral home.

If there are no unpaid funeral home expenses, or if the unpaid expenses were less than the total lump-sum death payment, the remaining amount of the lump-sum death payment can be paid to the person(s) whose money was used to pay any portion of the burial expenses. A “person” can include:

- an individual;
- a partnership;
- a trust;
- a corporation;
- a government unit; and
- the estate of the employee.

If more than one person pays the burial expenses, the lump-sum death payment will be paid first to the person who paid the funeral home expenses. If any of the lump-sum death payment remains, the remaining portion will be paid in the following priority:

- The person who paid the grave opening and closing expenses.
- The person who paid for the burial plot.
- The person who paid any remaining burial expenses.

If more than one person pays the same type of expense, a share of the lump-sum death payment will be paid to each person who paid the expenses. The shares will be proportional to the amount of the expenses paid by each person. Under no circumstances will any person receive a lump-sum death payment which is greater than the amount which was paid by that person.

Section 6 – When the 1937 Act Lump-Sum Death Payment Can Be Paid Directly to the Funeral Home

There are two situations in which the lump-sum death payment can be paid to the funeral home:

- The person who assumes responsibility for the unpaid funeral home expenses can apply for
the lump-sum death payment and instruct the RRB to make payment to the funeral home.

- A representative from the funeral home can apply for the lump-sum death payment directly. However, the application filed by the representative on behalf of a funeral home must be filed at least 90 days after the day the employee died and no one has assumed responsibility for the expenses.

In either case, the funeral home must complete Form G-273a, *Funeral Director’s Statement Of Burial Charges* (see Section 28 for information on Form G-273a).

**Section 7 – People Eligible to Receive a 1981 Amendment Lump-Sum Death Payment**

A “1981 Amendment” lump-sum death payment is payable only to the widow(er) who was living in the same household with the employee at the time of the employee’s death.

**Section 8 – When a Lump-Sum Death Payment is Not Payable**

The “1937 Act” or “1981 Amendment” lump-sum death payment cannot be paid if there is any survivor of the employee who is eligible for a railroad retirement annuity in the month the employee died.

In addition, a lump-sum death payment can only be paid if an application is filed by the second anniversary of the employee’s death. If no application for the lump-sum death payment or a monthly benefit is received by that date, the lump-sum death payment cannot be paid.

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**Part II**

**Residual Lump-Sum**

If the introduction to this booklet indicated that you may be entitled to a residual lump-sum, please read this part of the booklet thoroughly. It will provide information which you will need to understand the residual lump-sum.

**Section 9 – Definition of a Residual Lump-Sum**

The residual lump-sum is the means by which railroad employees and their survivors are guaranteed to receive at least as much in benefits as the employee paid in railroad retirement taxes for the years 1937 through 1974. A residual lump-sum is **not** taxable for Federal income tax purposes.

The amount of the residual lump-sum equals the amount of the railroad retirement taxes paid by the employee prior to 1975 plus an allowance for interest.

The gross residual amount is reduced by:

- the amount of all retirement benefits which the employee received based on his or her railroad work; and

- the total amount of any survivor benefits based on the employee’s account which were paid by either the RRB or the Social Security Administration.

In most cases, there is no residual lump-sum payable because the total amount of benefits paid is more than the gross residual amount.

In addition, even if a residual lump-sum exists, it cannot be paid if any railroad retirement or social security benefits are currently being paid based on the employee’s account, or if benefits can be paid in the future. There is one exception. A widow(er) or parent who is not currently entitled can elect to receive the residual lump-sum instead of future payments. See Section 11 for more details.
Section 10 – People Eligible to Receive the Residual Lump-Sum

A residual lump-sum is paid according to the following priorities:

1. A beneficiary designated by the employee on a form or statement on file with the RRB. If there is no designated beneficiary, the residual lump-sum can be paid to:

2. the employee’s widow(er) if the employee and widow(er) were living together when the employee died. If there is no widow(er) who meets this qualification, the residual lump-sum can be paid to:

3. the children of the employee. If no children survive the employee, the residual lump-sum can be paid to:

4. the parents of the employee. If no parents survive the employee, the residual lump-sum can be paid to:

5. the brothers and sisters of the employee. Finally, if there are no brothers and sisters who survive the employee, the residual lump-sum can be paid to:

6. the employee’s estate.

If there is more than one person in the category of people to whom the residual lump-sum is being paid, the residual lump-sum will be split equally among all qualified people in that category.

Section 11 – Person Eligible for Monthly Benefits May Receive a Residual Lump-Sum Instead of Monthly Benefits

If there are no survivor benefits currently being paid by either the RRB or the Social Security Administration and the only benefits which will become payable in the future are benefits for a widow(er) or parent, the widow(er) or parent, if under age 60, can waive the right to ever receive monthly benefits based on the employee’s railroad work in order to allow the residual lump-sum to be paid. Any eligible widow(er) or parent must complete a Form G-126, Election to Receive a Residual Payment Instead of Future Monthly Insurance Benefits Based on Service Under the Railroad Retirement Act, to waive the benefits before the benefits become payable. See Section 29 for more information on Form G-126.

Part III
Annuities Unpaid At Death

If the introduction to this booklet indicated that you may be entitled to an annuity unpaid at death, please read this part of the booklet thoroughly. It will provide information which you will need to understand annuities unpaid at death.

Section 12 – Definition of an Annuity Unpaid at Death

An annuity unpaid at death is any annuity payments which were due a railroad retirement annuitant and, for any reason, were not paid before the annuitant died. This includes any check which was returned to the RRB because the annuitant died before cashing it. An annuity unpaid at death is taxable for Federal income tax purposes. For further information concerning the taxability of an annuity unpaid at death, refer to the booklet TB-85, Information About the Taxation of Railroad Annuities.

There are two types of unpaid annuities.

- A retirement annuity unpaid at the death of the retirement annuitant; and

- a survivor annuity unpaid at the death of a survivor annuitant.
The application for either type of unpaid annuity must be filed by the second anniversary of the annuitant’s death to whom the annuity was originally payable.

Section 13 – People Eligible to Receive a Retirement Annuity Unpaid at Death

An unpaid retirement annuity is paid according to the following priorities:

1. A widow(er) if he or she was living with the annuitant at the time of death. If there is no qualified widow(er), the unpaid annuities can be paid to:

2. the person(s) who paid the employee’s burial expenses. If more than one person paid the burial expenses, each person will receive a share of the unpaid annuities in proportion to the burial expenses which each person paid. However, no person will receive more than the actual amount of burial expenses that the person paid.

Annuities unpaid at the employee’s death cannot be paid to a funeral home. Therefore, unless there is a widow(er) entitled to receive the unpaid annuities, all burial expenses must be paid before the unpaid annuities can be paid.

If all the burial expenses have been paid, or if the amount of the unpaid annuities is greater than the amount of the unpaid burial expenses, the unpaid annuities (or whatever portion remains) can be paid to:

3. the employee’s children. If no children survive the employee, the unpaid annuities can be paid to:

4. the employee’s grandchildren. If no grandchildren survive the employee, the unpaid annuities can be paid to:

5. the employee’s parents. If no parents survive the employee, the unpaid annuities can be paid to:

6. the brothers and sisters of the employee.

If there is more than one person in the category of people to whom the unpaid annuities are paid, the unpaid annuities will be split equally among all the qualified people in that category.

Section 14 – People Eligible to Receive a Survivor Annuity Unpaid at Death

An unpaid survivor annuity is paid only to the relatives of the employee according to the following priorities:

1. The widow(er) of the employee who was living with the employee at the time of death. If there is no qualified widow(er), the unpaid survivor annuity can be paid to:

2. the employee’s children. A stepchild cannot qualify for payment. If no children survive the employee, the unpaid annuity can be paid to:

3. the employee’s grandchildren. If no grandchildren survive the employee, the unpaid annuity can be paid to:

4. the employee’s parents. If no parents survive the employee, the unpaid annuity can be paid to:

5. the brothers and sisters of the employee.

If there is more than one person in the category of people to whom the unpaid survivor annuities are being paid, the unpaid survivor annuities will be split equally among all the qualified people in that category.
Part IV
Railroad Tax Refund

If the introduction to this booklet indicated that you may be entitled to a railroad tax refund, please read this part of the booklet thoroughly. It will help you understand what a railroad tax refund is and when one can be paid.

Section 15 – Definition of a Railroad Tax Refund

If the railroad taxes the RRB receives are greater than the amount which will affect the annuity amount, the employee can receive a refund of the additional railroad taxes. Generally, the additional railroad taxes will be paid when the employee begins receiving a railroad retirement benefit. If the employee dies before receiving a refund, the additional railroad taxes are payable to the employee’s survivors. An application for a railroad tax refund must be filed by the second anniversary of the employee’s death. The two types of railroad tax refunds, excess and separation allowance, are described in the following sections.

Section 16 – Excess Tax Refund

If the employee had railroad employment and employment covered by the Social Security Act in the same year, both railroad retirement and social security taxes may have been deducted from the employee’s earnings. Excess taxes that were deducted from the employee’s earnings in the years between 1950 and 1974 can be refunded by the RRB. Excess taxes that were deducted for years after 1974 must be refunded by the Internal Revenue Service.

Section 17 – Separation Allowance Tax Refund

If the employee received a separation allowance or severance payment after 1984, it is possible the payment will not produce additional service credits. If additional service is not credited, the Tier 2 payroll taxes that were withheld from the payment may be refunded.

Section 18 – People Eligible to Receive a Railroad Tax Refund

The railroad tax refund is paid to an employee’s survivors according to the following priorities:

1. The widow(er) of the employee who was living with the employee at the time of the employee’s death. If there is no qualified widow(er), the unpaid railroad tax refund can be paid to:

2. the employee’s children. If no children survive the employee, the unpaid railroad tax refund can be paid to:

3. the employee’s grandchildren. If no grandchildren survive the employee, the unpaid railroad tax refund can be paid to:

4. the employee’s parents. If no parents survive the employee, the unpaid railroad tax refund can be paid to:

5. the employee’s brothers and sisters. If no brothers and sisters survive the employee, the unpaid railroad tax refund can be paid to:

6. the employee’s estate.

If there is more than one person in the category of people to whom the unpaid railroad tax refund is being paid, the unpaid railroad tax refund will be split equally among all the qualified people in that category.
Part V
Furnishing Proof To Support Your Application

Every application for railroad retirement benefits must be accompanied by documentary evidence that supports the claim for benefits. The sections in this part discuss the types of acceptable evidence. If you are unable to secure the necessary information, please contact the nearest field office of the Railroad Retirement Board (RRB). The people there will be glad to assist you.

Section 19 – General Information

Evidence submitted in support of an applicant’s claim should be:

- an original document; or
- a copy of a public record certified by the custodian of the record; or
- a photocopy or transcript of either of the above.

Facsimiled copies or documents which have been altered in any way do not qualify as original or certified copies. Therefore, they cannot be used as evidence.

Section 20 – Proof of Death

Proof of death is required with all claims for benefits.

If the death occurred inside the United States, the best proof of death includes:

- A certified copy of the death certificate. This can be secured from the Bureau of Vital Statistics or Department of Health for the city, county, or state in which the death occurred.
- A signed statement of death by the funeral director on RRB Form G-273a or SSA’s Forms SSA-721 or SSA-2872.

NOTE: This is not an acceptable proof of death if the applicant is a funeral director or a representative of a funeral home.

- A copy of the coroner’s report of death.
- The verdict of the coroner’s jury of the state or community where death occurred.

A certified photocopy of any of the documents described above is acceptable. If you are unable to obtain any of these documents, contact the nearest field office of the RRB. The people there will be glad to assist you.

If the death occurred outside the United States, the proof of death can include:

- A report of death by a United States consul, or other agent of the State Department, bearing the signature and official seal. You can secure this report from the United States consulate or embassy.
- A certified copy of the public record of death.
- A signed statement of death by a funeral director.

Section 21 – Proof of Marriage

The best proof of a ceremonial marriage is the original marriage certificate. If you cannot locate your original certificate, the following proofs are acceptable:

- A copy of a public record of the marriage certified by the custodian of the record. This record can be secured by contacting the Clerk of the Court in the city or county where the marriage license was obtained, or the Bureau of Vital Statistics of the state in which you were married.
• A copy of a religious record of the marriage certified by the custodian of the record. This record can be secured by contacting the church where the marriage took place or the clergy who performed the service.

NOTE: A marriage license is NOT an acceptable proof of marriage. If no marriage ceremony took place, contact your local field office.

Section 22 – Proof of Payment of Burial Expenses

To prove the payment of all or any part of the burial expenses, you must either submit RRB Form G-273a or an itemized, receipted statement or bill from the funeral director and other persons furnishing goods and services. The receipt must identify the deceased person, be signed by the funeral director or other person to whom payment was made, and give all of the following information:

• Total amount of all burial expenses.
• Name of each person who paid the burial expenses.
• Amount and date of each payment.
• Amount of unpaid burial expenses.

If more than one funeral home is involved, proof of payment of burial expenses must be furnished by each one.

NOTE: If there are unpaid burial expenses, RRB Form G-273a must be submitted.

Section 23 – Proof of Military Service

Proof of military service may be a certificate of discharge or any official military record that shows the dates of service. If you cannot locate the military service record, contact your local field office for help.

Creditable military service can be counted as if it were railroad service if the following conditions are met:

• The employee performed creditable railroad service in the same or preceding year in which the military service began.
• The military service was involuntary.

Voluntary service is only creditable when such service was entered during a war period. Special rules may apply if the military service was from June 15, 1948, through December 15, 1950. Contact your local field office if this situation applies.

If the military service cannot be counted as railroad service, it still might be countable as wage credits. The RRB will determine the most advantageous way to count it.

Section 24 – Proof of Appointment as Legal Representative

Evidence of appointment as legal representative is required of anyone filing an application for benefits on behalf of the employee’s estate. A legal representative can be the guardian, trustee, committee or conservator of an individual, or the administrator or executor of an estate.

Proof of Court Appointment includes:

• a certified copy of letters of appointment; or
• a “short” certificate; or
• a certified copy of the order of appointment; or
• any official document issued by the clerk or other proper official of the appointing court.

The document submitted must bear the court seal or the signature of the court clerk. If the court
papers of appointment were made more than one year before the application is filed, the certification must show that they are still in full force and effect.

Section 25 – Proof of Relationship

Proof of relationship must be given by each person applying for benefits as the child, parent, brother, sister, or grandchild of the former railroad employee. The best proof of relationship is a certified copy of the civil or religious birth record of the person filing for benefits showing the parents’ names.

When the relationship involves a legally adopted child or the parent of a legally adopted child, the best proof is a certified copy of the decree or order of adoption.

It may be necessary to submit more than one document to prove the relationship to the employee. The following situations are examples of when this may occur.

- A stepchild must show he or she is the child of the person married to the employee.

- A grandchild must show who his or her parents are and prove that his or her parent is related to the employee.

- A brother or sister of the employee must furnish his or her birth record and the employee’s showing that they both have the same parents.

- A stepparent must show that the person he or she is married to is the employee’s parent.

Part VI
After You Apply For Your Benefits

Section 26 – Notice of Railroad Retirement Board’s Decision About Your Application

Using the information on your application and proofs, the RRB will decide if you can be paid.

If you cannot be paid, the RRB will send you a letter which explains:

- why you cannot be paid; and

- what you can do if you disagree with the reason you cannot be paid.

If you can be paid, you will receive:

- a letter which shows the amount of your payment and other information about your entitlement; and

- a payment.

Sometimes the RRB will not be able to make a decision on your application without some additional information. If so, you will be contacted by a representative of the RRB. You will be asked to send us the additional forms, proofs, or statements that are needed.

Unless you receive a request for additional information, the RRB will notify you of the decision on your application in about 65 days. If you do not hear from us by the end of the 65 days, please contact us so we can determine what is causing the delay.

Section 27 – How Payments Are Made

In most cases, RRB payments are deposited directly into the applicant’s checking or savings account at their financial institution. Therefore, when applying for a benefit, bring the following
information: your check book or a voided check; your bank statement; or the name, location, and telephone number of your financial institution. This will allow the field office contact representative to properly route your payment.

Part VII
Additional Forms You May Need

There are three forms which are sometimes needed in addition to the application. If, after reading the following sections, you think you need one of these forms and you did not receive the form with this booklet, please contact the nearest field office of the RRB.

Section 28 – Form G-273a, Funeral Director’s Statement of Burial Charges

If you are applying for the lump-sum death payment as the representative of a funeral home, or if there are unpaid funeral home expenses and you are applying to authorize the RRB to pay the funeral home, you must submit a Form G-273a. The Form G-273a must be completed and signed by the funeral home director. If more than one funeral home was involved in the employee’s burial, and each funeral home is keeping a separate bill, a Form G-273a must be secured from each funeral home.

The Form G-273a can be used in any lump-sum death payment or unpaid employee annuity case instead of other proof of payment of burial expenses. However, it is required when there are unpaid funeral home expenses.

Section 29 – Form G-126, Election to Receive a Residual Payment Instead of Future Monthly Insurance Benefits Based on Service Under the Railroad Retirement Act

If you are the employee’s widow(er) or parent and you are not currently qualified to receive a monthly survivor annuity but will become qualified in the future, and you are applying for the residual lump-sum, you must complete Form G-126. By completing Form G-126, you are telling the RRB that you will give up all rights to future payment (that is, you will never receive a monthly survivor annuity based on the employee’s railroad work) in order to receive the residual lump-sum now.

Section 30 – Form G-131, Authorization of Payment and Release of all Claims to a Death Benefit or Accrued Annuity Payment

If you are eligible to receive a lump-sum death benefit or an annuity unpaid at death and your share does not exceed $500, you may complete Form G-131 instead of filing an application. Before filing this form, you will be notified of the approximate amount of your benefit.

By completing this form, you are authorizing your share of the benefit to another eligible person and waiving your benefit. You are not required to waive your benefit or rights to which you may be entitled. If you desire not to waive your benefit, you should file an application with the Railroad Retirement Board.

Like an application, Form G-131 must be filed no later than the second anniversary of the employee’s or annuitant’s death.
Nondiscrimination On The Basis Of Disability

Under Section 504 of the Rehabilitation Act of 1973 and Railroad Retirement Board (RRB) regulations, no qualified person may be discriminated against on the basis of disability. RRB programs and activities must be accessible to all qualified applicants and beneficiaries, including those who are vision- or hearing-impaired. Disabled persons needing assistance (including auxiliary aids or program information in accessible formats) should contact the nearest RRB office. Complaints of alleged discrimination by the RRB on the basis of disability must be filed within 90 days in writing to the Director of Administration, Railroad Retirement Board, 844 North Rush Street, Chicago, Illinois 60611-1275. Questions about individual rights under this regulation may be directed to the RRB’s Director of Equal Opportunity at the same address.

Fraud, Waste, and Abuse Hotline

The RRB’s Office of Inspector General established its Hotline as a public service. The Hotline provides individuals with a means to report or discuss any suspected misconduct relating to the RRB, its programs or employees.

If you believe a doctor, hospital, or other health care provider is billing Medicare for services not provided or for unnecessary medical procedures or supplies; someone is illegally receiving RRB benefits; or you wish to report or discuss any other suspected misconduct relating to the RRB, its programs or employees, please contact the Office of Inspector General at:

**Toll-Free Hotline:** 1-800-772-4258

**U.S. Mail:** RRB-OIG Hotline Officer
844 North Rush Street
Chicago, Illinois 60611-1275

**Fax:** 1-312-751-4342

**Email:** hotline@oig.rrb.gov

Please review the RRB’s email notice and Internet privacy policy at www.rrb.gov before submitting information online.

**Note:** Please do not contact the Office of Inspector General’s Hotline with questions regarding benefit eligibility requirements, delayed payments or similar problems. These types of matters should be directed to an RRB office.