



# WHEN CAN I RETIRE?

I'm the spouse of an employee retiring with less than 30 years of service.

A SPOUSE BORN IN*	AT AGE 62, ANNUITY REDUCED BY**	OR	NO ANNUITY REDUCTION IF RETIREMENT AGE IS AT LEAST
1957	32.50%		66 and 6 months
1958	33.333%		66 and 8 months
1959	34.167%		66 and 10 months
1960 or later	35.00%		67

**These reductions also apply to divorced spouses.**

\*A person attains a given age the day before their birthday, and those born on the first or second day of a month are eligible for an annuity beginning date on the first of that month.

\*\***For the spouse of an employee who has less than 10 years of railroad service** – If the spouse is already entitled to an age-reduced social security benefit, the age reduction in their tier I will be based on the age reduction applicable on the beginning date of their social security benefit, even if they are already full retirement age on their railroad retirement annuity beginning date.

**NOTE** – If the employee had any rail service before August 12, 1983, the spouse's tier II reduction remains 25% and their full retirement age remains 65 for tier II purposes.