



FROM THE DESK OF

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Applying for a Railroad Retirement Annuity

Railroad employees considering retirement should familiarize themselves with the Railroad Retirement Board's (RRB) annuity application process. Understanding how the process works can prevent delays and ensure that railroad retirement annuity payments begin as soon as possible after retirement.

The following questions and answers describe the annuity application process for railroad employees, their spouses, and survivors. They also provide related information, such as the documents required to file an annuity application.

1. How are railroad retirement annuity applications filed?

Applicants may file in person at any RRB field office or with a traveling RRB representative at a customer outreach program service location. They can also file by telephone and mail. Applicants filing by telephone receive the same information and instructions provided to those filing in person; forms requiring signatures and other documents are then handled by mail.

Individuals can find the address of the RRB office serving their area by clicking on the **Field Office Locator** tab at **RRB.gov** or by calling the agency's toll-free number, 1-877-772-5772.

2. Can a railroad retirement annuity application be filed prior to a person's actual retirement date?

Yes. The RRB accepts annuity applications up to three months in advance of an applicant's annuity beginning date, which allows the agency to complete the processing of most new claims by a person's retirement date.

If an employee files a **disability** application, they can be in compensated service if the compensated service is **not** active service and ends within 90 days from the annuity filing date. In addition to active railroad service performed by an employee for an employer, compensated service may include pay for time lost, wage continuation payments, certain employee protection payments, and any other payment for which the employee will receive additional creditable service. When an employee files a disability application while in compensated service, they must provide an ending date for the compensation.

To expedite the filing process, applicants should schedule a pre-retirement consultation with an RRB claims representative. During a consultation, which can be conducted in person or by telephone, claims representatives provide a variety of services. They confirm an applicant's eligibility, detail the

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documents required when filing for an annuity, explain annuitant rights and responsibilities, answer retirement-related questions, and compute annuity estimates. Online annuity estimates (employee and spouse only) are available for individuals who have a **myRRB** account at **RRB.gov**. Employees can create a myRRB account by visiting **RRB.gov/myRRB** and clicking on the button labeled **Sign in with login.gov**.

3. What documents are required to file an application?

- All applicants must furnish proof of their age.
- All applicants should be prepared to furnish the notice of any social security benefit award or other social security claim determination.
- All applicants must provide the banking information needed to enroll in direct deposit.
- An employee or survivor filing a disability annuity is required to submit supporting medical information from a treating physician, as well as any reports or records from recent hospitalizations. They may also be asked to go for one or more specialized medical examinations given by a doctor named by the RRB. If an employee disability applicant is receiving workers' compensation or public disability benefits, notice of the amount and beginning date of such payments must be submitted.
- An employee will have to furnish proof of any military service claimed.
- A spouse or widow(er) applying for a railroad retirement annuity must furnish proof of marriage to the employee. A divorced spouse must furnish proof of a final divorce from the employee, as well as proof that any subsequent marriages have terminated.
- A spouse or widow applying for an annuity based on caring for the employee's child must submit proof of the child's relationship.

A booklet, "Furnishing Evidence to Support Your Claim" (Form RB-3), describing the types of acceptable evidence that can be submitted when filing for an annuity, as well as sources where these documents can be obtained, is available online at **RRB.gov/Benefits/RB-3**.

4. Can proofs be filed in advance of retirement?

Yes. Railroad employees are encouraged to file proofs of their birthdate and military service well in advance of retirement to expedite the annuity application process and avoid delays resulting from inadequate proofs. If employees do not have an official record of their birth or military service, RRB field office staff can explain how to get acceptable evidence.

All evidence brought or mailed to an RRB office will be handled carefully to protect applicant privacy and returned promptly after being recorded and stored electronically for future use.

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5. What is the retroactivity of a railroad retirement annuity application?

The retroactivity of a railroad retirement annuity application is limited to one year for disability annuities and six months for full retirement age annuities. There is generally no retroactivity for reduced age annuities.

Retroactivity of a survivor annuity application is one year for disabled widow(er)s and six months for full retirement age widow(er)s, mothers (fathers), children, and parents. Retroactivity for widow(er)s ages 60-61 is six months if it does not increase the age reduction (this does not apply to surviving divorced spouses or remarried widow(er)s). Otherwise, there is generally no retroactivity for reduced age widow(er)s' annuities.

6. Are railroad employees who are retiring required to relinquish their rights to their railroad jobs?

It is important to remember that no railroad retirement annuity is payable for any month in which a retired or disabled employee annuitant, a spouse annuitant, or a survivor annuitant works for an employer covered under the Railroad Retirement Act (RRA), including labor organizations. Such work includes service for more than \$24.99 in a calendar month to a local lodge or division of a railway labor organization. Also, work by a local lodge or division secretary collecting insurance premiums, regardless of the amount of salary, is railroad work that must be stopped.

An employee annuity **based on age** cannot be paid until the employee stops railroad employment **and** gives up any rights to return to work for a railroad employer.

While an employee annuity **based on disability** also cannot be paid until an employee has stopped working for a railroad, employment rights do **not** have to be relinquished until the employee attains full retirement age, which varies depending on the annuitant's year of birth. However, for an RRB supplemental annuity to be paid or for an eligible spouse to begin receiving annuity payments, a disabled annuitant under full retirement age must relinquish employment rights.

While railroad retirement annuitants may work in nonrailroad employment, their annuities may be reduced if they are under full retirement age and their post-retirement earnings exceed annual exempt amounts. In addition, if an employee or spouse annuitant works for their last pre-retirement nonrailroad employer, annuity reductions are applied - regardless of the annuitant's age or the level of earnings. They apply even if earnings do not exceed the annual exempt amounts.

Special restrictions also apply to **any** earnings by disabled employees.

7. How soon after filing can an applicant expect payment?

If an applicant filed for a railroad retirement employee or spouse annuity in advance of the beginning date of the annuity, the RRB is expected to make a decision whether to approve or deny the application within 35 days of the beginning date of the annuity. If an applicant did not file in advance, the RRB is expected to make a decision to approve or deny the application within 60 days of the date it was filed.

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If an applicant filed for a railroad retirement survivor annuity and was not already receiving benefits as a spouse, the RRB will make a decision to pay, deny, or transfer the application to the Social Security Administration (SSA) within 60 days of the beginning date of the annuity or the date the application was filed (whichever is later). If an applicant is already receiving a spouse annuity, the RRB will make a decision to pay, deny, or transfer the application for a survivor annuity to SSA within 30 days of the first notice of the employee's death. If an applicant filed for a lump-sum death benefit, the RRB will make a decision to pay or deny the application within 60 days of the date it was filed.

After the RRB has made its decision, applicants should receive an award or denial notice within two weeks. If entitled to benefits, the payment typically will be deposited in an individual's bank account within one week of the RRB's decision.

Processing disability applications is more complicated than other benefits because of the need to develop medical evidence. While the RRB has a goal of making a decision within 100 days from the date the application was filed, currently the timeframe is not achievable due to limited resources, funding constraints, and a significant backlog. The 100-day standard remains the target, but applicants should be aware that actual processing times may be significantly longer.

If an applicant is entitled to disability benefits, the individual's first payment will be received within 25 days of the date of the RRB's decision, or the earliest payment date, whichever is later.

Some claims for benefits take longer to process if they are more complex, or if information from other people or organizations is needed. In these cases, the RRB will explain the cause for delay and estimate the additional time required to make a decision.

8. How are railroad retirement payments made?

Payments for railroad retirement, social security, and veterans benefits are made through direct deposit, which automatically transfers the benefit amount to an individual's checking or savings account. People without bank accounts can enroll in the Department of the Treasury's Direct Express® program, which electronically transfers federal payments to an individual's Direct Express®-issued Debit MasterCard®. Annuitant requests to waive electronic payment must be submitted to the Department of the Treasury.

9. What happens if a railroad employee does not have the minimum railroad service needed to meet the eligibility requirements for a railroad retirement annuity?

If a railroad employee does not have the minimum railroad service needed to meet the eligibility requirements for a railroad retirement annuity, their railroad retirement credits are treated as social security credits by SSA. Consequently, benefits paid by that agency would consider both railroad and social security-covered earnings.

It is important to note that the RRA does not allow a former railroad employee to withdraw their retirement taxes. Like social security taxes, railroad retirement taxes are not refundable unless retirement tax withholding has exceeded annual maximums.

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10. How can individuals find more information about filing for railroad retirement annuities?

More information is available by visiting **RRB.gov/FAQ**, and then selecting **Retirement**, or by calling an RRB office toll-free at 1-877-772-5772. RRB field offices also offer in-person service. While individuals seeking in-office assistance are encouraged to schedule an appointment with their local field office by calling the agency's toll-free number, those without appointments will not be refused service. However, they may be asked to schedule an appointment for a later time if there is no immediate availability. Individuals should bring a photo ID when visiting a field office. Office addresses can be found by visiting RRB.gov and clicking on **Field Office Locator** or by calling 1-877-772-5772. RRB field offices are generally open Monday through Friday from 9:00 a.m. to 3:00 p.m., except for federal holidays. Individuals can also send a secure message to their local RRB field office by accessing Field Office Locator and clicking on the link at the bottom of their local office's page.

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