

## 2026 Railroad Retirement Reporting Summary – National Railway Labor Organizations

Tax	Rate	Base	Who Reports	Form	Frequency of Reports	Submit To	Direct Inquiries To			
<b>Tier I Retirement Tax</b> (Employee & labor organization)	<b>6.20%</b> (On both employee & labor organization)	<b>\$184,500</b> for the year	<b>Locals<sup>7</sup></b> Yes	OE-1a	Monthly or Quarterly	Grand Lodge	Grand Lodge Sec. – Treas.			
				CT-1 <sup>1</sup>	Annually	IRS	Grand Lodge or IRS			
			<b>System Units<sup>2</sup></b> Yes	OE-1	Monthly or Quarterly	Grand Lodge	Grand Lodge Sec. – Treas.			
				CT-1 <sup>1</sup>	Annually	IRS	Grand Lodge or IRS			
			<b>Grand Lodge</b> Yes	BA-3 <sup>3</sup>	Annually	RRB <sup>4</sup>	RRB <sup>4</sup>			
				CT-1 <sup>1</sup>	Annually	IRS	IRS			
			<b>Tier I Medicare Tax</b> (Employee & labor organization)	<b>1.45%<sup>6</sup></b> (On both employee & labor organization)	All compensation for the year is subject to this tax	<b>Locals<sup>7</sup></b> Yes	OE-1a	Monthly or Quarterly	Grand Lodge	Grand Lodge Sec. – Treas.
							CT-1 <sup>1</sup>	Annually	IRS	Grand Lodge or IRS
<b>System Units<sup>2</sup></b> Yes	OE-1	Monthly or Quarterly				Grand Lodge	Grand Lodge Sec. – Treas.			
	CT-1 <sup>1</sup>	Annually				IRS	Grand Lodge or IRS			
<b>Grand Lodge</b> Yes	CT-1 <sup>1</sup>	Annually				IRS	IRS			
<b>Tier II Retirement Tax<sup>5</sup></b> (Employee & labor organization)	<b>4.90%</b> (Employee)	<b>\$137,100</b> for the year				<b>Locals<sup>7</sup></b> Yes	OE-1a	Monthly or Quarterly	Grand Lodge	Grand Lodge Sec. – Treas.
							CT-1 <sup>1</sup>	Annually	IRS	Grand Lodge or IRS
						<b>System Units<sup>2</sup></b> Yes	OE-1	Monthly or Quarterly	Grand Lodge	Grand Lodge Sec. – Treas.
			CT-1 <sup>1</sup>	Annually	IRS		Grand Lodge or IRS			
	<b>Grand Lodge</b> Yes		BA-3 <sup>3</sup>	Annually	RRB <sup>4</sup>	RRB <sup>4</sup>				
			CT-1 <sup>1</sup>	Annually	IRS	IRS				
	<b>13.10%</b> (Labor organization)									

## 2026 Railroad Retirement Reporting Summary (Continued)

Tax	Rate	Base	Who Reports	Form	Frequency of Reports	Submit To	Direct Inquiries To
<b>Railroad Unemployment Insurance Tax</b> (Labor organization only)	<b>Variable</b> (Separate rate determined annually for each labor organization)	<b>\$2,150</b> a month	<b>Locals<sup>7</sup></b> No	N/A	N/A	N/A	N/A
			<b>System Units<sup>2</sup></b> Yes	OE-1	Monthly or Quarterly	Grand Lodge	Grand Lodge Sec. – Treas.
			<b>Grand Lodge</b> Yes	DC-1	Quarterly	RRB <sup>4</sup>	RRB <sup>4</sup>

- <sup>1</sup> The IRS mails Form CT-1 directly to employers. Employers who do not receive it can obtain copies by calling the IRS at 1-800-829-3676 or from the IRS website at IRS.gov.
- <sup>2</sup> System units are System Boards, Joint Protective Boards, System Councils, District Lodges, System Federations, District Councils, General Grievance Committees, General Committees of Adjustment, Federations of General Chairmen, General Committee, State Legislative Boards, State Legislative Committees, and Regional Associations of General Chairmen.
- <sup>3</sup> This report may be submitted by File Transfer Protocol (FTP), secure email, or the RRB's online Employer Reporting System (ERSNet).
- <sup>4</sup> General inquiries should be directed to the RRB's Quality Reporting Service Center at (312)751-4992; fax (312)751-7123; email qrsc@rrb.gov. Information on reporting is also available on the RRB's website at RRB.gov.
- <sup>5</sup> Tier II tax rates are determined annually from a tax rate schedule based on an average account benefits ratio reflecting railroad retirement fund levels. Employer tax rates can range from 8.2 percent to 22.1 percent. Employee tax rates can range from 0 percent to 4.9 percent.
- <sup>6</sup> An additional Medicare payroll tax of 0.9 percent applies to an individual's income exceeding \$200,000, or \$250,000 for a married couple filing a joint tax return. While employers will begin withholding the additional Medicare tax as soon as an individual's wages exceed the \$200,000 threshold, the final amount owed or refunded will be calculated as part of the individual's federal income tax return.
- <sup>7</sup> Earnings from a local lodge of less than \$25 a month for services to a railway labor organization is not creditable or taxable compensation, and does NOT generate service month credit. Also, prior creditable railroad service with a carrier employer is required in order for service to a local lodge to be considered creditable.