

Section B -- Retirement and Survivor Benefits

This section presents data on retirement and survivor benefits provided by the Railroad Retirement Act. Regular retirement annuities are payable to employees with 10 or more years of railroad service, or 5 years if such service was performed after 1995, who qualify on the basis of age or permanent disability. Age annuities may begin as early as age 60 for an employee with 30 or more years of service or at age 62 for one with 5-29 years of service. Disability annuities are payable at any age if the employee is permanently disabled for any regular employment. Employees with a current connection with the railroad industry may receive annuities based on disability for their regular occupation if they have attained age 60 and have at least 10 years of service, or at any age if they have at least 20 years of service.

Supplemental annuities are payable to employees age 65 or older with 25 or more years of railroad service who have a current connection with the railroad industry, and some service prior to October 1981, and whose regular annuities were awarded after June 30, 1966. Employees retiring after June 1974 with 30 or more years of service are eligible to receive supplemental annuities as early as age 60.

Annuities can be paid to spouses of retired 30-year employees when both the employee attains age 60 and the spouse either attains age 60 or has a child in care. In other cases, the spouse of a retired employee can receive an annuity when the employee attains age 62 and the spouse either attains age 62 or has a child in care. Annuities may, under certain conditions, also be payable to the divorced spouse of a retired employee.

Survivor annuities are payable to widow(er)s at age 60, or as early as age 50 if they are totally disabled. Under certain conditions, annuities are also payable to surviving children under age 18, ages 18-19 attending school full-time, or age 18 or over who became totally disabled before age 22, to widowed mothers (fathers) with young or disabled children in their care, and to dependent parents. Annuities may also, under certain conditions, be payable to remarried widow(er)s and divorced widow(er)s.

Annuities are calculated under two-tier formulas. The tier I portion of an employee's regular annuity is calculated under a formula similar to the one used for social security benefits. This benefit is based on the employee's taxable railroad compensation and social security-covered wages, and is reduced by the amount of any social security benefit received. The tier II portion is based on railroad service only and computed under separate formulas.

Spouse and survivor benefits are also computed according to tiers. A spouse tier I benefit equals one-half of the employee's tier I portion, before reduction for the employee's social security benefit, if any. The spouse's tier I amount is reduced by the amount of any social security benefit the spouse receives. The tier II amount is also based on the employee's tier II amount. In the case of a divorced spouse, only a tier I benefit is payable.

The survivor tier I amount is based on the deceased employee's combined railroad retirement and social security earnings and computed under the social security survivor benefit formulas. December 2001 legislation established an "initial minimum amount" which is based on the two-tier annuity amount that would have been payable to the railroad employee at the time the widow(er)'s annuity is awarded. The initial minimum amount is computed with a widow(er)'s tier II amount equal to 100 percent of the employee's tier II amount. Under prior law, the widow(er)'s tier II amount was equal to 50 percent of the employee's tier II amount; only the tier I amount equaled 100 percent. Widow(er)s' annuities computed on the basis of the new initial minimum amount will not be adjusted for annual cost-of-living increases until the annuity amount is exceeded by the annuity amount the widow(er) would have been paid under prior law, with all interim cost-of-living increases otherwise payable. Each surviving child receives a tier II equal to 15 percent of the deceased employee's tier II, and each surviving parent receives 35 percent. The total tier II amount for a survivor family is subject to a minimum of 35 percent and a maximum of 130 percent of the employee tier II benefit. In the case of remarried widow(er)s, and divorced widow(er)s, only a tier I amount is payable.

In addition to their regular annuities, employees, spouses, and widow(er)s who were eligible for social security benefits and who met certain vesting requirements could be paid an additional annuity amount referred to as a vested dual benefit payment. This payment protects, in part, dual benefit equities previously established on the basis of credits acquired prior to 1975. Since August 1981, the award of vested dual benefit payments is restricted to vested employees with dual coverage on their own earnings.

Annuity amounts are subject to various types of reductions. Regular annuities to employees, spouses and widow(er)s are reduced if they begin before the normal retirement age, except for those payable to disabled employees, to certain employees retiring after June 1974 with 30 years of service and their spouses, or to spouses or widow(er)s with children in their care. Employee and spouse annuities are reduced separately in each portion, including the vested dual benefit payment, except for certain cases where the employee had 30 years of service. In these cases, which occur when the employee was first eligible after June 1984, and retires before January 2002 and before age 62, only tier I is reduced. Widow(er)s' annuities awarded since October 1986 are reduced in tier I and tier II. In most cases awarded before October 1986, only tier I is reduced, although tier II is computed on the basis of the reduced tier I. Other miscellaneous reductions in annuities include reductions for receipt of social security benefits and deductions caused by earnings in excess of the annual exempt amount.

Lump-sum death benefits are payable to certain survivors of employees with 10 or more years of railroad service, or at least 5 years of service after 1995, and a current connection with the railroad industry. A lump-sum death benefit is payable at the time of an employee's death only if there are no survivors immediately eligible for monthly benefits. Otherwise, a deferred lump-sum benefit can be paid 12 months later if the total of monthly benefits paid the survivor during the year is less than the full lump-sum amount would have been.

Another lump-sum survivor benefit, the residual payment, can be made if no other benefits based at least in part on a deceased employee's railroad service will be payable in the future and the total of prior benefit payments is less than what the employee paid in railroad retirement taxes before 1975.

All current-payment status tables and award tables are based on universe data. In tables containing rounded figures, percentages are uniformly computed from unrounded figures; also, detailed figures may not add to totals shown because of rounding. Data for awards of employee and spouse annuities in calendar year 2006 (tables B7, B8, B12 and B18) reflect the effects of recertifications through March 31, 2007.

Some of the more important terms used above and in the tables are discussed below:

1. An employee generally has a current connection if he/she has 12 months of railroad service in the 30 months preceding retirement or death. An employee whose last 12 months of railroad service occurred prior to the 30 months before retirement or death may maintain a current connection if the employee did not perform any regular employment between the end of the 30-month period containing the last 12 months of railroad service and the month of retirement or death. A current connection may, in certain circumstances, be deemed for supplemental and survivor annuity purposes, if an employee had 25 years of service and was involuntarily terminated from rail service without fault on or after October 1, 1975.
2. Under the special guaranty, monthly benefits under the Railroad Retirement Act are equal to at least the amount the social security system would pay on the basis of combined railroad and social security credits, less amounts actually paid by the social security system. Retirement annuities computed under the special guaranty may include allowances for family members who could not receive benefits directly under the Railroad Retirement Act.
3. Immediate retirements refer to employee annuities which began in the calendar year in which the employee last worked for a railroad or in the following year. All others are classified as deferred.
4. Normal retirement age, also called full retirement age, is age 65 for employees and spouses born before 1938 and widow(er)s born before 1940. Normal retirement age is gradually increasing, reaching age 67 for employees and spouses born after 1959 and widow(er)s born after 1961. For annuitants born 1/2/1942-1/1/1943 (age 65 in 2007), the normal retirement age is 65 and 10 months for employees and spouses, and age 65 and 6 months for widow(er)s.
5. The average age of beneficiaries is computed as of the end of the fiscal year for those on the current-payment rolls on that date and as of the annuity beginning date for those awarded annuities during the year.

**Table B1.--Number and average amount of retirement and survivor annuities in current-payment status at end of year,
by type of annuitant and fiscal year, 1998-2007**

Fiscal year	Total ¹	Retired employees			Spouses and divorced spouses	Aged widow(er)s ²	Disabled widow(er)s	Widowed mothers (fathers) ²	Children	Remarried widow(er)s	Divorced widow(er)s ²
		Age	Disability	Supple- mental							
NUMBER AT END OF YEAR											
1998	875,905	245,900	79,017	149,260	174,467	190,222	6,031	1,427	14,347	6,045	9,116
1999	846,687	236,741	79,617	143,515	167,478	182,839	5,893	1,327	13,964	5,967	9,280
2000	819,327	228,439	80,158	138,158	161,283	175,464	5,679	1,245	13,561	5,886	9,392
2001	790,711	219,646	80,574	132,799	154,710	167,840	5,460	1,165	13,233	5,733	9,490
2002	775,638	216,044	81,653	132,066	151,006	160,490	5,236	1,114	12,804	5,619	9,545
2003	756,176	210,363	82,572	129,201	146,740	153,673	5,105	1,035	12,472	5,421	9,541
2004	736,787	204,650	83,302	125,992	142,881	146,943	4,936	1,050	12,176	5,256	9,550
2005	721,659	199,767	84,000	123,550	141,330	140,595	4,835	999	11,795	5,078	9,657
2006	706,158	195,380	84,321	121,407	138,492	134,811	4,733	927	11,448	4,907	9,682
2007	696,472	193,282	84,319	121,188	137,371	129,350	4,596	877	11,078	4,751	9,615
AVERAGE AMOUNT											
1998 .....	.....	\$1,264	\$1,346	\$43	\$502	\$768	\$672	\$957	\$646	\$531	\$546
1999 .....	.....	1,300	1,398	43	514	792	687	991	659	548	559
2000 .....	.....	1,351	1,465	42	530	826	711	1,029	678	571	579
2001 .....	.....	1,414	1,548	42	550	870	746	1,076	706	603	606
2002 .....	.....	1,496	1,624	42	579	948	799	1,228	728	627	633
2003 .....	.....	1,554	1,683	42	598	985	831	1,279	744	647	649
2004 .....	.....	1,619	1,751	42	620	1,026	865	1,337	766	673	674
2005 .....	.....	1,693	1,825	42	638	1,069	902	1,388	789	704	703
2006 .....	.....	1,789	1,920	42	671	1,122	946	1,423	823	747	740
2007 .....	.....	1,890	2,005	42	709	1,173	989	1,471	853	781	773

¹ Includes annuities to parents. On September 30, 2007, there were 45 parents' annuities in current-payment status averaging \$858.

² Numbers include annuities temporarily being paid at spouse annuity rates, pending final adjudication of survivor annuities.

NOTE.--Data exclude survivor (option) annuities, last payable in December 2005.

Table B2.--Number and average amount of retirement and survivor annuities awarded during year, by type of annuitant and fiscal year, 1998-2007

Fiscal year	Total ¹	Retired employees			Spouses and divorced spouses	Aged widow(er)s	Disabled widow(er)s	Widowed mothers (fathers)	Children	Remarried widow(er)s	Divorced widow(er)s
		Age	Disability	Supplemental							
NUMBER AWARDED											
1998.....	36,508	6,756	4,620	4,399	8,739	9,566	248	236	851	360	727
1999.....	36,205	6,846	5,140	4,496	8,157	9,317	246	199	719	324	759
2000.....	35,818	7,186	4,709	4,749	8,316	8,699	204	159	714	336	744
2001.....	33,289	6,285	4,630	4,339	7,648	8,372	217	157	611	307	719
2002.....	44,485	11,127	5,206	8,337	9,764	8,104	199	161	590	273	716
2003.....	37,841	8,261	4,955	6,124	8,749	7,800	244	162	645	216	684
2004.....	36,083	7,801	4,764	5,590	8,579	7,320	218	186	660	258	702
2005 ²	37,405	7,958	4,399	5,671	10,380	7,020	239	176	581	221	751
2006.....	35,137	7,919	4,128	5,717	8,830	6,820	204	107	504	197	709
2007.....	38,743	9,643	3,619	7,273	10,065	6,482	205	113	498	182	661
Cumulative 1937-2007	4,896,303	1,432,022	504,156	461,453	1,123,259	998,139	17,618	84,493	235,203	14,680	21,754
AVERAGE AMOUNT											
1998.....	.....	\$1,579	\$1,649	\$41	\$545	\$920	\$810	\$908	\$805	\$642	\$599
1999.....	.....	1,654	1,751	41	567	945	825	993	831	658	615
2000.....	.....	1,745	1,871	41	584	998	901	1,049	858	670	613
2001.....	.....	1,842	1,971	41	613	1,044	927	996	932	701	654
2002.....	.....	2,243	2,051	42	697	1,286	1,148	1,319	961	697	705
2003.....	.....	2,201	2,092	41	733	1,346	1,262	1,384	953	775	743
2004.....	.....	2,247	2,168	41	744	1,378	1,257	1,550	998	816	777
2005 ².....	.....	2,285	2,210	41	655	1,416	1,288	1,397	1,023	821	796
2006.....	.....	2,389	2,308	41	794	1,493	1,334	1,492	1,056	865	822
2007.....	.....	2,562	2,397	41	890	1,557	1,373	1,585	1,099	885	854

¹ Includes annuities to parents. Fiscal year 2007 total includes 2 annuities to parents averaging \$845. Cumulative total includes 3,526 annuities to parents.

² An unusually large number of spouse awards were made with small or no tier 1 amounts, resulting in larger than normal numbers of spouse awards and smaller than normal award amounts.

NOTE.--Cumulative figures reflect adjustments not made in yearly data, but average amounts for each year include effects of changes in rates made by the end of the year.

Table B3.--Retirement and survivor benefits paid, by type of benefit and fiscal year, 1998-2007 (Amount in millions)

Fiscal year	Total retirement and survivor ¹	Retirement					Survivor							
		Total	Regular employee annuities and pensions	Supplemental employee annuities	Spouse and divorced spouse annuities	Annuities			Lump-sum benefits					
						Total ²	Aged widow(er)s'	Disabled widow(er)s'	Widowed mothers' (fathers')	Remarried widow(er)s'	Divorced widow(er)s'	Children's	Lump-sum death benefits	Residual payments
1998.....	\$8,246.6	\$6,199.0	\$5,052.5	78.6	\$1,067.9	\$2,041.9	\$1,759.0	\$50.1	\$16.9	\$38.9	\$58.9	\$117.7	\$5.2	\$0.4
1999.....	8,248.5	6,207.2	5,077.1	75.1	1,055.1	2,035.8	1,747.8	50.3	16.6	40.1	62.5	118.1	5.0	0.4
2000.....	8,294.5	6,254.1	5,137.8	72.9	1,043.4	2,034.9	1,745.2	49.9	16.2	41.0	65.4	116.7	5.1	0.3
2001.....	8,411.4	6,352.6	5,245.3	68.8	1,038.6	2,053.4	1,757.6	50.6	15.9	41.9	69.2	117.7	5.1	0.3
2002.....	8,643.5	6,535.9	5,420.1	67.1	1,048.7	2,102.4	1,801.2	51.3	16.5	42.8	72.2	117.9	4.9	0.3
2003.....	8,862.9	6,726.0	5,596.9	66.5	1,062.6	2,131.8	1,825.6	52.9	17.2	42.8	74.7	118.2	4.8	0.3
2004.....	9,008.3	6,876.9	5,741.3	63.9	1,071.6	2,126.5	1,816.4	53.3	17.6	42.9	77.4	118.3	4.7	0.2
2005.....	9,181.1	7,051.6	5,900.2	62.7	1,088.7	2,125.0	1,810.4	54.3	17.6	43.2	80.9	118.0	4.3	0.2
2006.....	9,440.9	7,294.0	6,116.1	61.4	1,116.5	2,142.5	1,820.8	55.5	16.6	44.1	85.9	119.1	4.2	0.1
2007.....	9,797.4	7,641.1	6,412.7	60.8	1,167.6	2,152.4	1,825.4	56.3	15.9	44.7	89.4	120.1	3.9	0.1

¹ Includes a small amount of payments for hospital insurance benefits for services in Canada.

² Includes parents' annuities. Also includes survivor (option) annuities last payable in December 2005.

Table B4.--Lump-sum death benefits and residual payments awarded, by status of employee at death and fiscal year, 1998-2007

Fiscal year	Status of employee at death					
	Total		Nonretired		Retired	
	Number	Average amount	Number	Average amount	Number	Average amount
LUMP-SUM DEATH BENEFITS¹						
1998.....	5,828	\$887	221	\$551	5,607	\$900
1999.....	5,616	887	203	527	5,413	900
2000.....	5,717	890	229	452	5,488	908
2001.....	5,607	898	194	454	5,413	914
2002.....	5,345	897	181	383	5,164	915
2003.....	5,278	898	182	361	5,096	917
2004.....	5,120	898	165	334	4,955	917
2005.....	4,670	904	138	306	4,532	923
2006.....	4,544	905	136	261	4,408	924
2007.....	4,196	905	138	263	4,058	927
Cumulative 1947-2007.....	757,499	.....	166,773	.....	590,726	.....
RESIDUAL PAYMENTS						
1998.....	117	\$3,382	106	\$3,411	11	\$3,094
1999.....	100	3,958	93	4,017	7	3,174
2000.....	86	3,769	75	3,732	11	4,018
2001.....	88	3,210	81	3,246	7	2,801
2002.....	83	3,219	75	3,284	8	2,617
2003.....	81	3,678	72	3,572	9	4,528
2004.....	62	2,927	52	2,626	10	4,496
2005.....	40	3,733	36	3,394	4	6,780
2006.....	36	2,981	30	2,696	6	4,407
2007.....	26	2,674	23	2,416	3	4,648
Cumulative 1938-2007.....	307,763	.....	281,948	.....	25,815	.....

¹ Includes deferred lump-sum death benefits; 15,967 were awarded in the period 1947-2007, of which 12 averaging \$574 were in 2007.

NOTE.--Cumulative figures reflect slight adjustments not shown in yearly figures.

**Table B5.--Number and average amount of retirement and survivor annuities in current-payment status on September 30, 2007,
by type of annuity and status of annuitant under Social Security Act**

Type of annuity	Total		Annuitants receiving social security benefits				Annuitants not receiving social security benefits	
	Number	Average railroad retirement annuity	Number	Percent of total	Average railroad retirement annuity	Average social security benefit	Number	Average railroad retirement annuity
EMPLOYEE ANNUITIES								
All retirements:								
Full age	115,744	\$2,249	12,417	11	\$703	\$1,038	103,327	\$2,435
Reduced age	77,538	1,353	16,445	21	336	978	61,093	1,627
Disability	¹ 84,319	2,005	7,621	9	767	841	76,698	2,128
Total	277,601	\$1,925	36,483	13	\$551	\$970	241,118	\$2,132
Immediate retirements²:								
Full age	94,750	\$2,443	4,756	5	\$1,340	\$750	89,994	\$2,501
Reduced age	29,137	1,861	2,030	7	845	808	27,107	1,937
Disability	68,496	2,167	2,205	3	1,180	675	66,291	2,200
Total	192,383	\$2,256	8,991	5	\$1,189	\$745	183,392	\$2,309
Deferred retirements²:								
Full age	20,994	\$1,377	7,661	36	\$308	\$1,216	13,333	\$1,991
Reduced age	48,401	1,047	14,415	30	264	1,002	33,986	1,380
Disability	15,823	1,300	5,416	34	599	909	10,407	1,666
Total	85,218	\$1,176	27,492	32	\$342	\$1,043	57,726	\$1,572

See footnotes at end of table.

**Table B5.--Number and average amount of retirement and survivor annuities in current-payment status on September 30, 2007,
by type of annuity and status of annuitant under Social Security Act - Continued**

Type of annuity	Total		Annuitants receiving social security benefits				Annuitants not receiving social security benefits	
	Number	Average railroad retirement annuity	Number	Percent of total	Average railroad retirement annuity	Average social security benefit	Number	Average railroad retirement annuity
SPOUSE AND DIVORCED SPOUSE ANNUITIES								
Full-rate spouse	78,262	\$866	27,403	35	\$358	\$837	50,859	\$1,140
Reduced-rate spouse	55,575	504	24,672	44	192	791	30,903	754
Divorced spouse	3,534	443	1,569	44	229	485	1,965	614
Total	137,371	\$709	53,644	39	\$278	\$805	83,727	\$985
SURVIVOR ANNUITIES³								
Aged widow(er)s	129,035	\$1,173	45,107	35	\$665	\$752	83,928	\$1,446
Disabled widow(er)s	⁴ 4,596	989	1,444	31	663	725	3,152	1,139
Widowed mothers								
(fathers)	874	1,471	30	3	840	791	844	1,493
Remarried widow(er)s	4,751	781	1,960	41	377	717	2,791	1,064
Divorced widow(er)s	9,606	773	5,766	60	525	744	3,840	1,146
Children:								
Under age 18	2,119	1,153	102	5	698	414	2,017	1,176
Full-time students,								
ages 18-19	101	1,255	2	2	1,006	263	99	1,260
Disabled, age 18 or older	8,858	776	2,330	26	427	521	6,528	901
Parents	45	858	34	76	736	719	11	1,233
Total	159,985	\$1,112	56,775	35	\$631	\$740	103,210	\$1,376

¹ All retirements include 34,147 disability annuities now payable as age annuities, of which 27,432 were immediate and 6,715 deferred.

² Retirement is considered immediate if the annuity began in the calendar year of employee's last railroad service or in the following year; all others are considered deferred.

³ Excludes interim widows' and survivor (option) annuities.

⁴ Includes 2,757 annuities now payable as aged widow(er)s' annuities.

Table B6.--Regular employee annuities in current-payment status on September 30, 2007, and awarded in fiscal year 2007, by type and amount

Amount of annuity	Age annuities									
	Total		Beginning at full retirement age ¹ or older		Beginning before full retirement age ¹				Disability annuities	
	Number	Percent	Number	Percent	Full		Reduced		Number	Percent
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 2007										
Immediate retirements ²	192,383	69	11,161	44	83,589	92	29,137	38	68,496	81
Deferred retirements ²	85,218	31	14,002	56	6,992	8	48,401	62	15,823	19
Total	277,601	100	25,163	100	90,581	100	77,538	100	³ 84,319	100
Average annuity:										
Immediate	\$2,256		\$2,098		\$2,489		\$1,861		\$2,167	
Deferred	1,176		866		2,400		1,047		1,300	
Total	\$1,925		\$1,413		\$2,482		\$1,353		\$2,005	
Less than \$200.00	12,760	5	3,403	14	8	(4)	8,343	11	1,006	1
\$200.00 to \$399.99	8,358	3	2,601	10	72	(4)	4,389	6	1,296	2
\$400.00 to \$599.99	6,204	2	1,483	6	117	(4)	3,310	4	1,294	2
\$600.00 to \$799.99	5,345	2	904	4	160	(4)	2,927	4	1,354	2
\$800.00 to \$999.99	6,261	2	790	3	249	(4)	3,635	5	1,587	2
\$1,000.00 to \$1,199.99	9,291	3	879	3	429	(4)	5,663	7	2,320	3
\$1,200.00 to \$1,399.99	13,658	5	1,290	5	858	1	7,676	10	3,834	5
\$1,400.00 to \$1,599.99	16,887	6	1,971	8	2,085	2	6,807	9	6,024	7
\$1,600.00 to \$1,699.99	10,977	4	1,173	5	2,224	2	3,415	4	4,165	5
\$1,700.00 to \$1,799.99	13,502	5	1,133	5	3,894	4	3,749	5	4,726	6
\$1,800.00 to \$1,899.99	17,904	6	1,122	4	6,613	7	4,837	6	5,332	6
\$1,900.00 to \$1,999.99	19,143	7	1,109	4	5,569	6	6,533	8	5,932	7
\$2,000.00 to \$2,099.99	16,954	6	1,016	4	3,442	4	6,343	8	6,153	7
\$2,100.00 to \$2,199.99	14,487	5	937	4	3,364	4	4,094	5	6,092	7
\$2,200.00 to \$2,299.99	12,962	5	866	3	4,211	5	2,220	3	5,665	7
\$2,300.00 to \$2,399.99	12,710	5	699	3	5,456	6	1,478	2	5,077	6
\$2,400.00 to \$2,499.99	12,044	4	609	2	6,057	7	969	1	4,409	5
\$2,500.00 to \$2,599.99	11,177	4	532	2	6,100	7	569	1	3,976	5
\$2,600.00 to \$2,699.99	9,932	4	455	2	5,878	6	368	(4)	3,231	4
\$2,700.00 to \$2,799.99	8,930	3	375	1	5,855	6	143	(4)	2,557	3
\$2,800.00 to \$2,899.99	7,986	3	348	1	5,505	6	50	(4)	2,083	2
\$2,900.00 to \$2,999.99	6,580	2	255	1	4,605	5	13	(4)	1,707	2
\$3,000.00 to \$3,099.99	5,782	2	245	1	4,132	5	7	(4)	1,398	2
\$3,100.00 to \$3,199.99	5,143	2	207	1	3,759	4	...	..	1,177	1
\$3,200.00 to \$3,299.99	4,346	2	145	1	3,277	4	...	..	924	1
\$3,300.00 and over	8,278	3	616	2	6,662	7	...	..	1,000	1
Total	277,601	100	25,163	100	90,581	100	77,538	100	84,319	100

See footnotes at end of table.

Table B6.--Regular employee annuities in current-payment status on September 30, 2007, and awarded in fiscal year 2007, by type and amount - Continued

Amount of annuity	Total		Age annuities						Disability annuities	
			Beginning at full retirement age ¹ or older		Beginning before full retirement age ¹					
	Number	Percent	Number	Percent	Full		Reduced		Number	Percent
AWARDED IN FISCAL YEAR 2007										
Immediate retirements ²	9,477	71	432	54	5,929	88	339	16	2,777	77
Deferred retirements ²	3,785	29	365	46	786	12	1,792	84	842	23
Total	13,262	100	797	100	6,715	100	2,131	100	3,619	100
Average annuity:										
Immediate	\$2,859		\$2,377		\$3,048		\$1,849		\$2,651	
Deferred	1,662		1,476		2,702		1,291		1,560	
Total	\$2,517		\$1,965		\$3,008		\$1,379		\$2,397	
Less than \$500.00	291	2	62	8	...	..	167	8	62	2
\$500.00 to \$999.99	594	4	98	12	24	(4)	327	15	145	4
\$1,000.00 to \$1,199.99	366	3	31	4	34	1	227	11	74	2
\$1,200.00 to \$1,399.99	450	3	26	3	23	(4)	286	13	115	3
\$1,400.00 to \$1,599.99	573	4	41	5	12	(4)	344	16	176	5
\$1,600.00 to \$1,799.99	575	4	60	8	15	(4)	317	15	183	5
\$1,800.00 to \$1,899.99	266	2	37	5	4	(4)	111	5	114	3
\$1,900.00 to \$1,999.99	279	2	57	7	7	(4)	101	5	114	3
\$2,000.00 to \$2,099.99	248	2	46	6	19	(4)	83	4	100	3
\$2,100.00 to \$2,199.99	269	2	42	5	24	(4)	64	3	139	4
\$2,200.00 to \$2,299.99	309	2	38	5	60	1	41	2	170	5
\$2,300.00 to \$2,399.99	331	2	36	5	113	2	22	1	160	4
\$2,400.00 to \$2,499.99	431	3	21	3	213	3	12	1	185	5
\$2,500.00 to \$2,599.99	652	5	28	4	371	6	9	(4)	244	7
\$2,600.00 to \$2,699.99	723	5	18	2	472	7	6	(4)	227	6
\$2,700.00 to \$2,799.99	817	6	19	2	611	9	3	(4)	184	5
\$2,800.00 to \$2,899.99	858	6	14	2	647	10	2	(4)	195	5
\$2,900.00 to \$2,999.99	751	6	9	1	559	8	3	(4)	180	5
\$3,000.00 to \$3,099.99	715	5	8	1	532	8	6	(4)	169	5
\$3,100.00 to \$3,199.99	720	5	8	1	549	8	...	..	163	5
\$3,200.00 to \$3,299.99	743	6	4	1	568	8	...	..	171	5
\$3,300.00 to \$3,399.99	751	6	7	1	571	9	...	..	173	5
\$3,400.00 to \$3,499.99	676	5	12	2	548	8	...	..	116	3
\$3,500.00 to \$3,599.99	462	3	13	2	401	6	...	..	48	1
\$3,600.00 and over	412	3	62	8	338	5	...	..	12	(4)
Total	13,262	100	797	100	6,715	100	2,131	100	3,619	100

¹ Full retirement age, also known as normal retirement age, is gradually increasing from age 65 to age 67 over a 22 year period. For those born 1/2/1942-1/1/1943, the normal retirement age is 65 and 10 months.

² Retirement is considered immediate if the annuity began in the calendar year of employee's last railroad service or in the following year; all others are considered deferred.

³ Includes 34,147 annuities now payable as age annuities.

⁴ Less than 0.5 percent.

Table B7.--Tier I and tier II components of employee annuities in current-payment status on December 31, 2006, and awarded in calendar year 2006, by amount

Amount of component	Net tier I				Total tier II			
	Current-payment status		Awarded in 2006		Current-payment status		Awarded in 2006	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Average, non-zero cases	\$1,347		\$1,658		\$571		\$829	
Less than \$50.00	3,453	1	27	(1)	27,856	10	171	1
\$50.00 to \$149.99	4,586	2	51	(1)	21,046	8	886	7
\$150.00 to \$249.99	4,527	2	64	1	18,202	7	884	7
\$250.00 to \$349.99	4,159	2	67	1	21,482	8	651	5
\$350.00 to \$449.99	3,465	1	123	1	24,544	9	471	4
\$450.00 to \$549.99	3,235	1	105	1	22,906	8	458	4
\$550.00 to \$649.99	3,123	1	128	1	22,321	8	474	4
\$650.00 to \$749.99	3,342	1	97	1	23,168	8	604	5
\$750.00 to \$799.99	1,797	1	62	1	12,231	4	417	3
\$800.00 to \$849.99	2,093	1	70	1	11,884	4	423	3
\$850.00 to \$899.99	2,388	1	73	1	11,235	4	536	4
\$900.00 to \$949.99	2,857	1	90	1	10,242	4	626	5
\$950.00 to \$999.99	3,278	1	103	1	8,636	3	560	5
\$1,000.00 to \$1,049.99	3,922	1	129	1	7,496	3	573	5
\$1,050.00 to \$1,099.99	5,040	2	151	1	6,337	2	524	4
\$1,100.00 to \$1,149.99	7,074	3	163	1	5,406	2	591	5
\$1,150.00 to \$1,199.99	13,133	5	180	1	4,581	2	527	4
\$1,200.00 to \$1,249.99	14,042	5	206	2	3,876	1	505	4
\$1,250.00 to \$1,299.99	13,635	5	227	2	2,934	1	379	3
\$1,300.00 to \$1,349.99	17,742	7	281	2	2,482	1	428	4
\$1,350.00 to \$1,399.99	14,139	5	221	2	1,883	1	369	3
\$1,400.00 to \$1,449.99	14,198	5	214	2	1,377	1	312	3
\$1,450.00 to \$1,499.99	18,001	7	230	2	999	(1)	274	2
\$1,500.00 to \$1,549.99	18,371	7	221	2	715	(1)	243	2
\$1,550.00 to \$1,599.99	12,756	5	263	2	318	(1)	109	1
\$1,600.00 to \$1,649.99	10,284	4	321	3	143	(1)	42	(1)
\$1,650.00 to \$1,699.99	9,224	3	380	3	71	(1)	17	(1)
\$1,700.00 to \$1,749.99	10,647	4	1,043	9	45	(1)	13	(1)
\$1,750.00 to \$1,799.99	10,391	4	1,239	10	20	(1)	5	(1)
\$1,800.00 to \$1,849.99	8,082	3	1,028	8	15	(1)	7	(1)
\$1,850.00 to \$1,899.99	6,787	3	838	7	17	(1)	8	(1)
\$1,900.00 to \$1,949.99	6,048	2	840	7	2	(1)	1	(1)
\$1,950.00 to \$1,999.99	6,035	2	889	7	3	(1)	.....	...
\$2,000.00 and over	9,366	3	2,112	17	7	(1)	4	(1)
Total, non-zero cases	271,220	100	12,236	100	274,480	100	12,092	100
Zero cases	8,265	...	39	...	4,995	...	182	...
Grand total	279,485	...	12,275	...	279,475	...	12,274	...

¹ Less than 0.5 percent.

NOTE.--Component data based on cases where record is available.

Table B8.--Vested dual RR-SS benefit and supplemental components of employee annuities in current-payment status on December 31, 2006, and awarded in calendar year 2006, by amount

Amount of component	Vested dual RR-SS benefit				Supplemental annuity			
	Current-payment status		Awarded in 2006		Current-payment status		Awarded in 2006 ¹	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Average, non-zero cases.	\$160		\$161		\$42		\$42	
Less than \$10.00.	4	(2)	.....	..	245	(2)	.....	..
\$ 10.00 to \$19.99.	5	(2)	.....	..	301	(2)	.....	..
\$ 20.00 to \$29.99.	10	(2)	.....	..	5,361	4	111	3
\$ 30.00 to \$39.99.	13	(2)	.....	..	6,595	5	110	2
\$ 40.00 to \$49.99.	34	(2)	.....	..	108,668	89	4,205	95
\$ 50.00 to \$59.99.	70	(2)	.....	..	37	(2)	.....	..
\$ 60.00 to \$69.99.	115	(2)	.....	..	36	(2)	.....	..
\$ 70.00 to \$79.99.	206	(2)	.....	..	360	(2)	.....	..
\$ 80.00 to \$89.99.	487	1	.....	..	.....	..	.....	..
\$ 90.00 to \$99.99.	1,307	3	1	2	.....	..	.....	..
\$100.00 to \$149.99.	15,077	35	17	41	.....	..	.....	..
\$150.00 to \$199.99.	20,052	46	16	39	.....	..	.....	..
\$200.00 to \$249.99.	4,420	10	6	15	.....	..	.....	..
\$250.00 to \$299.99.	992	2	1	2	.....	..	.....	..
\$300.00 to \$349.99.	331	1	.....	..	.....	..	.....	..
\$350.00 to \$399.99.	110	(2)	.....	..	.....	..	.....	..
\$400.00 to \$449.99.	36	(2)	.....	..	.....	..	.....	..
\$450.00 to \$499.99.	3	(2)	.....	..	.....	..	.....	..
\$500.00 and over.	3	(2)	.....	..	.....	..	.....	..
Total, non-zero cases	43,275	100	41	100	³ 121,603	100	4,426	100
Zero cases .....	.....	...	.....	...	31,531	...	1,166	...
Grand total	43,275	...	41	...	153,134	...	5,592	...

¹ Supplemental annuities awarded by the end of 2006 to employees awarded regular retirement annuities in 2006.

² Less than 0.5 percent.

³ Includes 470 averaging \$65 awarded under 1937 Act provisions and 121,133 averaging \$42 awarded under the 1974 Act.

NOTE.--Component data based on cases where record is available.

Table B9.--Employee annuities in current-payment status on September 30, 2007, and awarded in fiscal year 2007, by type and component

Component	Age annuities									
	Total		Beginning at full retirement age ¹ or older		Beginning before full retirement age ¹				Disability annuities	
	Number	Average	Number	Average	Full		Reduced		Number	Average
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 2007										
Total, regular²	277,601	\$1,925	25,163	\$1,413	90,581	\$2,482	77,538	\$1,353	³ 84,319	\$2,005
Tier I, net	269,469	1,368	23,599	1,105	90,418	1,611	71,630	1,029	83,822	1,471
Gross	277,377	1,514	25,151	1,471	90,519	1,625	77,501	1,373	84,206	1,537
Offset for social security benefit	36,141	933	9,647	1,132	2,689	580	16,322	920	7,483	833
Tier II, total	272,831	590	23,734	363	90,579	858	75,267	394	83,251	539
1981 law⁴	251,403	619	21,984	376	79,627	929	72,673	406	77,119	570
Prior law	21,428	244	1,750	194	10,952	343	2,594	66	6,132	156
Service and compensation before 1975	21,428	185	1,750	150	10,952	257	2,594	53	6,132	121
Addition for service before 1975	15,331	30	946	28	10,270	33	604	17	3,511	24
Service and compensation after 1974	15,331	53	946	54	10,270	59	604	39	3,511	38
Vested dual railroad retirement-social security benefit	39,998	161	5,661	173	14,320	170	13,775	151	6,242	150
Addition under minimum guaranty⁵	2,411	366	13	437	1	43	53	441	2,344	364
Total reduction for age	77,561	262	.....	.....	.....	.....	77,502	263	59	37
Supplemental annuity	121,188	42	6,224	40	72,189	43	20,763	41	22,012	40
Social security benefit	36,483	970	9,699	1,163	2,718	590	16,445	978	7,621	841

See footnotes at end of table.

Table B9.--Employee annuities in current-payment status on September 30, 2007, and awarded in fiscal year 2007, by type and component - Continued

Component	Age annuities									
	Total		Beginning at full retirement age ¹ or older		Beginning before full retirement age ¹				Disability annuities	
	Number	Average	Number	Average	Full		Reduced		Number	Average
AWARDED IN FISCAL YEAR 2007										
Total, regular²	13,262	\$2,517	797	\$1,965	6,715	\$3,008	2,131	\$1,379	3,619	\$2,397
Tier I, net	13,225	1,688	790	1,403	6,715	1,883	2,113	1,192	3,607	1,678
Gross	13,030	1,793	785	1,812	6,649	1,886	2,093	1,563	3,503	1,748
Offset for social security benefit .	695	1,004	298	1,094	9	686	175	915	213	966
Tier II	13,110	880	794	594	6,715	1,167	2,125	277	3,476	759
Vested dual railroad retirement- social security benefit	39	162	27	166	1	155	11	155	.....	.....
Addition under minimum guaranty⁵	111	440	.....	.....	.....	.....	3	677	108	433
Total reduction for age	2,106	348	.....	.....	.....	.....	2,093	350	13	39
Social security benefit	722	1,006	301	1,099	10	682	187	924	224	963

¹ Full retirement age, also known as normal retirement age, is gradually increasing from age 65 to age 67 over a 22 year period. For those born 1/2/1942 - 1/1/1943, the normal retirement age is 65 and 10 months.

² Excludes supplemental annuities and social security benefits.

³ Includes 34,147 annuities now payable as age annuities.

⁴ Tier II based on total service and 60 months of highest compensation.

⁵ Under a special minimum guaranty provision, railroad families will not receive less in monthly benefits than they would have if railroad earnings were covered by social security rather than railroad retirement laws.

NOTE.--Detail will not produce overall average annuity amounts as deductions for work and other adjustments are not reflected. Component data based on cases where record is available.

Table B10.--Regular employee annuities in current-payment status on September 30, 2007, and awarded in fiscal year 2007, by type of annuity and age of annuitant

Age of annuitant ²	Age annuities									
	Total		Beginning at full retirement age ¹ or older		Beginning before full retirement age ¹				Disability annuities	
	Number	Percent	Number	Percent	Full		Reduced		Number	Percent
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 2007										
Under 50	2,325	1	.....	....	.....	....	.....	....	2,325	3
50 to 54	9,148	3	.....	....	.....	....	.....	....	9,148	11
55 to 59	18,006	6	.....	....	.....	....	.....	....	18,006	21
60 to 64	45,725	16	.....	....	22,726	25	4,529	6	18,470	22
Over 64, under full retirement age	7,014	3	.....	....	3,373	4	1,418	2	2,223	3
Full retirement age to 69	35,721	13	2,880	11	12,087	13	10,795	14	9,959	12
70 to 74	38,914	14	4,923	20	10,471	12	14,807	19	8,713	10
75 to 79	43,340	16	4,994	20	10,154	11	20,677	27	7,515	9
80 to 84	42,848	15	5,446	22	13,577	15	18,697	24	5,128	6
85 to 89	23,855	9	3,966	16	13,171	15	4,611	6	2,107	2
90 to 94	8,664	3	2,068	8	4,503	5	1,499	2	594	1
95 and older	2,041	1	886	4	519	1	505	1	131	(3)
Total	277,601	100	25,163	100	90,581	100	77,538	100	⁴ 84,319	100
Average age ⁵	72.6		80.0		74.4		76.3		65.1	

See footnotes at end of table.

Table B10.--Regular employee annuities in current-payment status on September 30, 2007, and awarded in fiscal year 2007, by type of annuity and age of annuitant - Continued

Age of annuitant ²	Age annuities									
	Total		Beginning at full retirement age ¹ or older		Beginning before full retirement age ¹				Disability annuities	
	Number	Percent	Number	Percent	Full		Reduced		Number	Percent
AWARDED IN FISCAL YEAR 2007										
Under 50.....	482	4	.....	.....	.....	.....	.....	.....	482	13
50 to 54.....	1,183	9	.....	.....	.....	.....	.....	.....	1,183	33
55 to 59.....	1,515	11	.....	.....	.....	.....	.....	.....	1,515	42
60 to 61.....	6,149	46	.....	.....	5,861	87	.....	.....	288	8
62 to 64.....	2,807	21	.....	.....	770	11	1,889	89	148	4
Over 64, under full retirement age.....	329	2	.....	.....	84	1	242	11	3	(³)
60 to under full retirement age, total...	9,285	70	.....	.....	6,715	100	2,131	100	439	12
Full retirement age to 69.....	721	5	721	90	.....	.....	.....	.....	.....	.....
70 to 74.....	51	(³)	51	6	.....	.....	.....	.....	.....	.....
75 and older.....	25	(³)	25	3	.....	.....	.....	.....	.....	.....
Grand total.....	13,262	100	797	100	6,715	100	2,131	100	3,619	100
Average age⁵.....	59.8		67.1		60.6		62.8		54.8	

¹ Full retirement age, also known as normal retirement age, is gradually increasing from age 65 to age 67 over a 22 year period. For those born 1/2/1942-1/1/1943, the normal retirement age is 65 and 10 months.

² Age at end of fiscal year 2007 for annuities in current-payment status, and age on beginning date for annuities awarded in year.

³ Less than 0.5 percent.

⁴ Includes 34,147 annuities now payable as age annuities.

⁵ The average age was 75.9 years for age annuitants in current-payment status and 61.6 years for retirees awarded age annuities in the year.

Table B11.--Regular employee annuities in current-payment status on September 30, 2007, and awarded in fiscal year 2007, by type of annuity and years of creditable service

Years of creditable service	Age annuities									
	Total		Beginning at full retirement age ¹ or older		Beginning before full retirement age ¹				Disability annuities	
					Full		Reduced			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 2007										
Under 10	960	(2)	141	1	.....	....	228	(2)	591	1
10 to 14	41,767	15	8,929	35	.....	....	21,140	27	11,698	14
15 to 19	24,091	9	4,498	18	.....	....	11,910	15	7,683	9
20 to 24	36,202	13	3,154	13	.....	....	8,939	12	24,109	29
25 to 29	26,315	9	2,808	11	.....	....	7,122	9	16,385	19
Less than 30, total	129,335	47	19,530	78	.....	....	49,339	64	60,466	72
30³	17,756	6	834	3	10,036	11	1,961	3	4,925	6
31 to 34	39,862	14	945	4	21,042	23	6,798	9	11,077	13
35 to 39	53,979	19	1,215	5	33,893	37	12,114	16	6,757	8
40 and over	36,669	13	2,639	10	25,610	28	7,326	9	1,094	1
30 and over, total	148,266	53	5,633	22	90,581	100	28,199	36	23,853	28
Grand total	277,601	100	25,163	100	90,581	100	77,538	100	⁴ 84,319	100
Average years of service⁵	28.3		22.0		36.9		24.5		24.5	

See footnotes at end of table.

Table B11.--Regular employee annuities in current-payment status on September 30, 2007, and awarded in fiscal year 2007, by type of annuity and years of creditable service - Continued

Years of creditable service	Age annuities											
	Total		Beginning at full retirement age ¹ or older				Beginning before full retirement age ¹				Disability annuities	
			Full		Reduced		Full		Reduced		Number	Percent
Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number			Percent
AWARDED IN FISCAL YEAR 2007												
Under 10.....	236	2	26	3	.....	....	64	3	146	4
10 to 14.....	1,602	12	231	29	.....	....	832	39	539	15
15 to 19.....	1,036	8	127	16	.....	....	537	25	372	10
20 to 24.....	1,079	8	105	13	.....	....	397	19	577	16
25 to 29.....	1,141	9	127	16	.....	....	301	14	713	20
Less than 30, total.....	5,094	38	616	77	.....	....	2,131	100	2,347	65
30 to 34.....	3,906	29	73	9	2,951	44	.....	....	882	24
35 to 39.....	3,195	24	31	4	2,789	42	.....	....	375	10
40 and over.....	1,067	8	77	10	975	15	.....	....	15	(2)
30 and over, total.....	8,168	62	181	23	6,715	100	.....	....	1,272	35
Grand total.....	13,262	100	797	100	6,715	100	2,131	100	3,619	100		
Average years of service⁵.....	28.8		22.5		35.5		17.3		24.6			

¹ Full retirement age, also known as normal retirement age, is gradually increasing from age 65 to age 67 over a 22 year period. For those born 1/2/1942-1/1/1943, the normal retirement age is 65 and 10 months.

² Less than 0.5 percent.

³ Maximum service is 30 years when service before 1937 is credited; there is no limit on the amount of service after 1936 that is creditable.

⁴ Includes 34,147 disability annuities now payable as age annuities.

⁵ The average years of service was 30.0 years for age annuitants in current-payment status and 30.4 years for retirees awarded age annuities in the year.

Table B12.--Employee annuities in current-payment status on December 31, 2006, and awarded in calendar year 2006, by last railroad employer

Last railroad employer	In current-payment status on December 31, 2006					Railroad annuities awarded in 2006		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
BNSF Ry. Co.	43,112	\$2,000	4,373	\$556	\$951	1,844	1,303	\$2,876
Canadian National, U.S. Operations								
Bessemer & Lake Erie RR. Co.	686	1,811	71	572	915	26	11	2,770
Cedar River RR. Co.	1	1,223	.....	.....	.....	....	....	.....
Chicago, Central and Pacific RR. Co.	226	2,404	3	1,017	966	13	12	2,773
Duluth, Missabe & Iron Range Ry. Co.	921	1,691	201	555	940	47	34	2,509
Duluth, Winnipeg & Pacific Ry. Co.	224	2,005	30	656	947	12	7	3,065
Fox Valley & Western LTD.	165	1,824	17	413	1,080	1	....	.....
Grand Trunk Western RR. Inc.	2,992	2,022	358	575	941	138	83	2,966
Illinois Central RR. Co.	7,727	1,795	1,206	513	982	241	122	2,991
Pittsburgh & Conneaut Dock Co.	172	1,852	20	504	1,019	6	4	2,703
Sault Ste Marie Bridge Co.	24	2,644	.....	.....	.....	2	2	3,064
Wisconsin Central LTD.	427	2,416	14	1,048	841	48	35	2,698
CSX Transportation, Inc.	39,755	2,045	3,736	536	945	1,827	1,462	2,872
Kansas City Southern Ry. Co.	1,973	2,233	133	732	906	108	86	2,840
Gateway Eastern Ry. Co.	5	2,230	.....	.....	.....	....	....	.....
IC&E-Kansas City Southern Joint Agency	140	2,061	5	743	808	1	1	2,743
Texas Mexican Ry. Co.	183	2,123	14	758	835	10	7	2,803
National RR. Passenger Corp. (Amtrak)	9,690	2,019	1,122	925	896	882	713	2,444
Norfolk Southern Corp.	27,831	2,067	2,416	546	947	1,529	1,133	2,829
Soo Line RR. Co.	4,231	2,028	373	604	966	159	112	2,758
Union Pacific RR. Co.	55,100	1,991	6,448	553	937	2,648	1,848	2,936
Class I railroads, total	195,585	\$2,012	20,540	\$571	\$943	9,542	6,975	\$2,837
Boston & Maine Corp.	840	\$1,333	235	\$410	\$965	13	4	\$2,662
Buffalo & Pittsburgh RR. Inc.	161	2,092	6	733	895	8	8	2,522
Canadian Pacific Ry. Co.	348	1,086	43	426	985	4	1	1,965
Delaware & Hudson Ry. Co. Inc.	912	1,757	144	398	995	36	24	2,696
Elgin, Joliet & Eastern Ry. Co.	1,280	1,822	171	583	963	48	24	2,668
Florida East Coast Ry. Co.	570	1,645	128	411	933	20	18	2,579
Illinois & Midland RR. Inc.	131	1,739	27	439	1,096	1	1	2,965
Iowa Interstate RR. LTD.	113	2,059	9	512	1,124	7	4	3,034
Lake Superior & Ishpeming RR. Co.	139	2,086	9	379	1,040	4	4	2,790
Maine Central RR. Co.	346	1,539	53	539	937	8	....	.....
Montana Rail Link Inc.	254	2,300	9	1,008	667	29	19	2,650
Montreal, Maine & Atlantic Ry., LTD.	477	1,982	32	572	902	15	12	2,446
Paducah & Louisville Ry. Inc.	175	2,468	2	1,294	1,006	16	16	2,795
Springfield Terminal Ry. Co., Vermont	673	2,137	36	952	932	35	22	2,603
Wheeling & Lake Erie Ry. Co.	108	2,191	5	1,500	815	7	6	2,320
All others	322	2,195	26	818	959	37	26	2,544
Class II railroads, total	6,849	\$1,801	935	\$503	\$963	288	189	\$2,624

Table B12.--Employee annuities in current-payment status on December 31, 2006, and awarded in calendar year 2006, by last railroad employer - Continued

Last railroad employer	In current-payment status on December 31, 2006					Railroad annuities awarded in 2006		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
Canadian National Ry. Inc.	414	\$475	19	\$357	\$913	8	1	\$17
Chicago, Milwaukee, St. Paul and Pacific RR. Co.	2,606	1,193	797	385	1,026	36	....	.....
Chicago, Rock Island & Pacific RR. Co.	1,878	1,124	559	395	1,011	57	....	.....
Colorado and Wyoming Ry. Co.	109	1,697	19	770	753	6	5	2,610
Long Island RR. Co.	5,098	2,136	1,409	1,238	711	324	268	2,917
Metro-North Commuter RR. Co.	1,855	2,334	176	1,364	894	144	123	2,794
New England Central RR. Inc.	232	1,601	45	529	817	7	4	2,656
New Jersey Transit Rail Operations Inc.	1,143	2,298	100	1,145	870	90	74	2,434
Northeast Ill. Regional Commuter RR. Corp. (Metra)	930	2,430	78	1,489	885	76	68	2,728
Pittsburgh and Lake Erie Properties, Inc.	692	1,559	122	380	1,029	18	....	.....
Port Authority Trans-Hudson Corp. (PATH)	542	2,279	62	705	1,035	38	36	3,066
Richmond, Fredericksburg & Potomac Ry. Co.	350	1,585	71	590	872	9	....	.....
Southeastern Penn Trans Auth-Reg Highspeed Lines (SEPTA)	311	2,110	28	1,085	912	32	25	2,513
All others	4,414	1,679	822	491	979	290	196	2,414
Class III railroads, total	20,574	\$1,799	4,307	\$779	\$894	1,135	800	\$2,701
Aliquippa & Ohio River RR. Co.	160	\$1,697	21	\$736	\$893	4	....	.....
Alton & Southern Ry. Co.	292	2,093	34	571	1,077	11	9	\$2,969
Baltimore & Ohio Chicago Terminal RR. Co.	136	1,225	40	366	930	....	....	.....
Belt Ry. Co. of Chicago	439	2,050	51	644	938	20	13	2,656
Birmingham Southern RR. Co.	171	1,875	19	418	1,113	14	13	2,685
Chicago & Western Indiana RR. Co.	115	852	53	393	924	2	....	.....
Cincinnati Union Terminal Co.	106	681	59	332	1,011	....	....	.....
Consolidated Rail Corp. (Conrail)	32,567	1,620	6,440	432	990	414	75	2,937
Houston Belt & Terminal Ry. Co.	359	1,805	52	570	904	2	....	.....
Indiana Harbor Belt RR. Co.	752	1,940	110	583	976	22	19	2,845
ISG Railways, Inc.	873	1,789	78	732	733	20	3	2,738
ISG-Cleveland Works Ry. Co.	364	2,075	28	807	734	12	3	2,538
Kansas City Terminal Ry. Co.	283	1,462	54	489	967	2	1	3,051
Lake Terminal RR. Co.	170	1,764	17	576	672	3	1	2,256
Monongahela Connecting RR. Co.	150	1,633	17	452	1,011	1	....	.....

Table B12.--Employee annuities in current-payment status on December 31, 2006, and awarded in calendar year 2006, by last railroad employer - Continued

Last railroad employer	In current-payment status on December 31, 2006					Railroad annuities awarded in 2006		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
New Orleans Public Belt RR.	115	\$2,026	7	\$519	\$1,064	4	4	\$2,423
Peoria and Pekin Union Ry. Co.	131	1,936	21	476	908	1	....	.....
Port Terminal RR. Association	282	2,096	24	678	956	18	14	2,590
Portland Terminal RR. Co. (Oregon)	156	1,491	40	514	839	1	1	2,389
South Buffalo Ry. Co.	337	1,597	58	610	937	4	2	2,419
Terminal RR. Association of St. Louis	786	1,782	121	459	949	22	13	2,710
Union RR. Co. of Pittsburgh PA	681	1,813	67	564	873	18	15	2,698
All others	2,184	1,408	611	409	1,024	67	31	2,476
Switching and terminal companies, total	41,609	\$1,638	8,022	\$444	\$984	662	217	\$2,752
Fruit Growers Express Co.	454	\$1,714	77	\$575	\$970	29	19	\$2,581
Pacific Fruit Express Co.	561	1,243	149	379	929	5	....	.....
Santa Fe Terminal Services, Inc.	104	1,302	28	351	1,271	2	....	.....
TTX Company (Trailer Train Co.)	256	1,937	28	638	1,053	32	19	2,572
Union Pacific Fruit Express Co.	268	2,042	15	729	911	9	7	2,488
Western Fruit Express Co.	166	1,792	24	707	804	3	2	1,717
All others	96	1,422	24	609	1,026	3	....	.....
Car loan companies, total	1,905	\$1,621	345	\$496	\$973	83	47	\$2,527
Association of American Railroads	291	\$1,720	35	\$552	\$1,044	10	1	\$2,682
Eastern Railroad Association	101	1,130	32	280	1,160	....	....	.....
Railroad Support Services	171	1,685	29	520	1,089	8	....	.....
Western Railroad Assn.	350	1,342	88	493	1,048	8	....	.....
Western Weighing and Inspection Bureau	182	1,468	38	447	998	8	....	.....
All others	196	1,639	44	451	1,088	13	7	2,907
Railroad associations, total	1,291	\$1,519	266	\$465	\$1,065	47	8	\$2,879

Table B12.--Employee annuities in current-payment status on December 31, 2006, and awarded in calendar year 2006, by last railroad employer - Continued

Last railroad employer	In current-payment status on December 31, 2006					Railroad annuities awarded in 2006		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
Brotherhood of Locomotive Engineers and Trainmen	253	\$2,501	20	\$466	\$1,144	42	40	\$3,285
Brotherhood of Maintenance of Way Employees								
Div. of the International Brotherhood of Teamsters	314	2,010	29	347	1,083	20	19	2,626
International Association of Machinists & Aerospace Workers	444	1,801	74	605	990	34	30	2,265
International Brotherhood Blmksr, Shp Bldrs, Blksmths & Hlprs	131	1,542	28	558	1,158	7	4	2,421
International Brotherhood of Electrical Workers	403	1,923	60	765	1,055	31	25	2,509
Transportation Communications Union	872	2,081	116	492	1,059	70	59	2,854
United Transportation Union	1,428	2,357	111	607	1,031	114	104	3,103
All others	311	1,938	52	626	1,076	35	28	2,797
National railway labor organizations, total	4,156	\$2,123	490	\$577	\$1,054	353	309	\$2,884
Board of Trustees of the Galveston Wharves	122	\$1,192	48	\$568	\$866	....	....	.....
C and O Employees' Hospital Assn.	172	819	57	216	1,060	7	1	\$1,576
National Carloading Corp.	101	428	74	164	1,189	....	....	.....
Pullman Co.	464	432	336	222	1,051	1	....	.....
REA Express, Inc.	4,209	922	1,740	375	1,031	46	....	.....
Union Pacific RR. Employees' Health Systems	188	1,099	93	302	1,712	8	5	2,252
All others	1,368	1,422	447	328	1,095	80	30	2,755
Miscellaneous employers, total	6,624	\$991	2,795	\$341	\$1,068	142	36	\$2,652
Grand total	279,502	\$1,905	38,044	\$545	\$961	12,278	8,590	\$2,816

NOTE.-- Only employers with 100 or more annuitants on the Board's payment rolls on December 31, 2006, are shown individually. Data for companies which ceased reporting service and compensation for their own employees by the end of 2006 are combined with data for the currently reporting employer. Employers no longer covered by the Railroad Retirement Act are shown individually if they still had 100 or more retired employees on the Board's rolls on December 31, 2006. Grand total includes employees for whom a last railroad employer could not be identified. Railroad annuity amounts include regular and supplemental annuities.

Table B13.--Supplemental employee annuities in current-payment status on September 30, 2007, and awarded in fiscal year 2007, by type, supplemental amount, and combined amount

Annuity Amount	1937 Act annuities in current-payment status		1974 Act annuities In current-payment status		Awarded in fiscal year 2007	
	Number	Percent	Number	Percent	Number	Percent
Supplemental Annuity Amount						
Less than \$10.00	2	1	219	(1)	2	(1)
\$10.00 to \$19.99.....	4	1	281	(1)	6	(1)
\$20.00 to \$29.99.....	1	(1)	5,373	4	422	6
\$30.00 to \$39.99.....	1	(1)	6,614	5	502	7
\$40.00 to \$42.99.....	.....	.....	1,081	1	79	1
\$43.00 to \$49.99.....	15	5	² 107,301	89	² 6,262	86
\$50.00 to \$59.99.....	27	8	.....	.....	.....	.....
\$60.00 to \$69.99.....	22	7	.....	.....	.....	.....
\$70.00.....	247	77	.....	.....	.....	.....
Total³.....	319	100	120,869	100	7,273	100
Average amount.....	\$66		\$42		\$41	
Combined Amount, Regular and Supplemental Annuities						
Less than \$1,000.00.....	95	30	1,141	1	13	(1)
\$1,000.00 to \$1,199.99.....	63	20	791	1	9	(1)
\$1,200.00 to \$1,399.99.....	88	28	1,703	1	11	(1)
\$1,400.00 to \$1,599.99.....	72	23	3,591	3	21	(1)
\$1,600.00 to \$1,799.99.....	1	(1)	8,588	7	46	1
\$1,800.00 to \$1,999.99.....	.....	.....	17,493	14	109	1
\$2,000.00 to \$2,199.99.....	.....	.....	17,031	14	242	3
\$2,200.00 to \$2,399.99.....	.....	.....	14,780	12	407	6
\$2,400.00 to \$2,599.99.....	.....	.....	15,021	12	718	10
\$2,600.00 to \$2,799.99.....	.....	.....	13,180	11	1,208	17
\$2,800.00 to \$2,999.99.....	.....	.....	9,987	8	1,189	16
\$3,000.00 to \$3,199.99.....	.....	.....	7,361	6	999	14
\$3,200.00 to \$3,399.99.....	.....	.....	5,672	5	987	14
\$3,400.00 to \$3,599.99.....	.....	.....	3,355	3	870	12
\$3,600.00 and over.....	.....	.....	1,175	1	444	6
Total.....	319	100	120,869	100	7,273	100
Average amount.....	\$1,127		\$2,371		\$2,938	

¹ Less than 0.5 percent.

² Maximum supplemental annuity for 1974 Act cases is \$43.

³ Includes annuities reduced for receipt of private pensions attributable to employer contributions: 15 1937 Act in current-payment status averaging \$35; 1,030 1974 Act in current-payment status averaging \$23; and 2 awarded at \$15.

NOTE.--Numbers in current-payment status and awarded exclude 31,670 and 1,816 cases, respectively, where the supplemental annuity was completely offset by a private pension attributable to employer contributions.

Table B14.--Supplemental employee annuities in current-payment status on September 30, 2007, and awarded in fiscal year 2007, by age of annuitant

Age of annuitant ¹	Number	Percent
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 2007		
60.....	4,230	3
61.....	4,074	3
62.....	4,222	3
63.....	4,302	4
64.....	4,577	4
65 to 69.....	20,973	17
70 to 74.....	18,438	15
75 to 79.....	21,026	17
80 to 84.....	21,120	17
85 to 89.....	12,541	10
90 and older.....	5,685	5
Total.....	121,188	100
Average age	75.0	
AWARDED IN FISCAL YEAR 2007		
60.....	5,182	71
61.....	394	5
62.....	317	4
63.....	206	3
64.....	165	2
65.....	841	12
66 and older.....	168	2
Total.....	7,273	100
Average age	61.6	

¹ Age at end of fiscal year 2007 for annuities in current-payment status at end of year, and age on supplemental annuity beginning date for annuities awarded in year.

**Table B15.--Number and average amount of retired-employee family benefits in current-payment status on December 31, 2006,
by type of employee annuity, family composition, and basis of computation**

Family beneficiaries on rolls	Total			Age annuities			Disability annuities		
	Number	Average		Number	Average		Number	Average	
		Monthly amount	Regular formula amount		Monthly amount	Regular formula amount		Monthly amount	Regular formula amount
All annuities:									
Employee only¹	144,609	\$1,843	\$1,837	83,361	\$1,712	\$1,712	61,248	\$2,022	\$2,007
Employee and spouse.....	134,893	2,671	2,671	111,702	2,714	2,714	23,191	2,466	2,466
Total.....	279,502	\$2,243	\$2,239	195,063	\$2,286	\$2,285	84,439	\$2,144	\$2,133
Computed under regular formula:									
Employee only¹	142,066	\$1,837	\$1,837	83,292	\$1,712	\$1,712	58,774	\$2,013	\$2,013
Employee and spouse.....	134,886	2,671	2,671	111,698	2,714	2,714	23,188	2,466	2,466
Total.....	276,952	\$2,243	\$2,243	194,990	\$2,286	\$2,286	81,962	\$2,141	\$2,141
Computed under special guaranty²:									
Employee only¹	2,543	\$2,206	\$1,840	69	\$1,765	\$1,310	2,474	\$2,218	\$1,854
Employee and spouse.....	7	2,210	1,970	4	2,714	2,410	3	1,538	1,383
Total.....	2,550	\$2,206	\$1,840	73	\$1,817	\$1,372	2,477	\$2,218	\$1,854

¹ Includes employees with a divorced spouse(s) (but no spouse) on the rolls.

² Monthly amount based on social security formulas, which include allowances for family members not eligible for railroad annuities.

NOTE.--Data exclude families where a spouse annuity was in current-payment status but the employee annuity was being temporarily withheld on December 31, 2006. Amounts exclude divorced spouse annuities.

**Table B16.--Retired employee family benefits in current-payment status on December 31, 2006,
by family composition and amount**

Family amount ²	Employee only on rolls ¹										Employee and spouse on rolls			
	Total		Regular annuity only		Regular and supplemental annuities		Regular annuities only		Regular and supplemental annuities					
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent		
Less than \$200.00	11,753	4	7,822	8	33	(3)	3,897	6	1	(3)				
\$200.00 to \$399.99	8,292	3	5,186	5	131	(3)	2,963	5	12	(3)				
\$400.00 to \$599.99	6,399	2	3,668	4	233	(3)	2,478	4	20	(3)				
\$600.00 to \$799.99	5,878	2	3,239	3	329	1	2,282	4	28	(3)				
\$800.00 to \$999.99	6,148	2	3,592	4	371	1	2,119	3	66	(3)				
\$1,000.00 to \$1,099.99	3,607	1	2,181	2	262	1	1,122	2	42	(3)				
\$1,100.00 to \$1,199.99	4,430	2	2,645	3	371	1	1,342	2	72	(3)				
\$1,200.00 to \$1,299.99	5,219	2	3,055	3	486	1	1,561	3	117	(3)				
\$1,300.00 to \$1,399.99	5,861	2	3,353	3	717	1	1,624	3	167	(3)				
\$1,400.00 to \$1,499.99	6,242	2	3,421	4	908	2	1,687	3	226	(3)				
\$1,500.00 to \$1,599.99	7,109	3	3,694	4	1,311	3	1,793	3	311	(3)				
\$1,600.00 to \$1,699.99	8,086	3	3,913	4	1,914	4	1,833	3	426	1				
\$1,700.00 to \$1,799.99	9,359	3	4,345	5	2,549	5	1,873	3	592	1				
\$1,800.00 to \$1,899.99	11,581	4	5,170	5	3,659	8	1,957	3	795	1				
\$1,900.00 to \$1,999.99	12,943	5	5,664	6	4,180	9	1,991	3	1,108	2				
\$2,000.00 to \$2,099.99	11,938	4	5,122	5	3,413	7	2,030	3	1,373	2				
\$2,100.00 to \$2,199.99	10,878	4	4,436	5	2,799	6	1,985	3	1,658	2				
\$2,200.00 to \$2,299.99	10,458	4	3,913	4	2,595	5	1,998	3	1,952	3				
\$2,300.00 to \$2,399.99	10,174	4	3,564	4	2,513	5	1,886	3	2,211	3				
\$2,400.00 to \$2,499.99	10,012	4	3,110	3	2,605	5	1,808	3	2,489	3				
\$2,500.00 to \$2,599.99	9,888	4	2,919	3	2,441	5	1,691	3	2,837	4				
\$2,600.00 to \$2,699.99	9,882	4	2,356	2	2,416	5	1,891	3	3,219	4				
\$2,700.00 to \$2,799.99	10,446	4	2,061	2	2,309	5	2,101	3	3,975	5				
\$2,800.00 to \$2,899.99	10,145	4	1,845	2	1,936	4	2,124	3	4,240	6				
\$2,900.00 to \$2,999.99	9,067	3	1,547	2	1,614	3	1,868	3	4,038	6				
\$3,000.00 to \$3,099.99	7,956	3	1,356	1	1,365	3	1,531	2	3,704	5				

See footnotes at end of table.

**Table B16.--Retired employee family benefits in current-payment status on December 31, 2006,
by family composition and amount - Continued**

Family amount ²	Employee only on rolls ¹						Employee and spouse on rolls			
	Total		Regular annuity only		Regular and supplemental annuities		Regular annuities only		Regular and supplemental annuities	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
\$3,100.00 to \$3,199.99.....	6,989	3	1,120	1	1,302	3	1,185	2	3,382	5
\$3,200.00 to \$3,299.99.....	5,770	2	878	1	1,179	2	956	2	2,757	4
\$3,300.00 to \$3,399.99.....	5,137	2	560	1	906	2	912	1	2,759	4
\$3,400.00 to \$3,499.99.....	4,562	2	314	(3)	751	2	748	1	2,749	4
\$3,500.00 to \$3,599.99.....	4,079	1	148	(3)	482	1	759	1	2,690	4
\$3,600.00 to \$3,699.99.....	3,585	1	32	(3)	207	(3)	659	1	2,687	4
\$3,700.00 to \$3,799.99.....	3,165	1	1	(3)	40	(3)	560	1	2,564	4
\$3,800.00 to \$3,899.99.....	2,817	1	...	..	10	(3)	499	1	2,308	3
\$3,900.00 to \$3,999.99.....	2,530	1	1	(3)	9	(3)	467	1	2,053	3
\$4,000.00 to \$4,099.99.....	2,340	1	2	(3)	8	(3)	406	1	1,924	3
\$4,100.00 to \$4,199.99.....	2,224	1	...	..	5	(3)	441	1	1,778	2
\$4,200.00 to \$4,299.99.....	1,990	1	1	(3)	7	(3)	408	1	1,574	2
\$4,300.00 to \$4,399.99.....	1,719	1	...	..	4	(3)	411	1	1,304	2
\$4,400.00 to \$4,499.99.....	1,528	1	1	(3)	1	(3)	342	1	1,184	2
\$4,500.00 to \$4,599.99.....	1,419	1	...	..	2	(3)	329	1	1,088	1
\$4,600.00 to \$4,699.99.....	1,277	(3)	...	..	...	..	279	(3)	998	1
\$4,700.00 to \$4,799.99.....	1,087	(3)	1	(3)	...	..	196	(3)	890	1
\$4,800.00 and over.....	3,533	1	...	..	...	..	671	1	2,862	4
Total.....	279,502	100	96,236	100	48,373	100	61,663	100	73,230	100
Average family benefit.....	\$2,243		\$1,628		\$2,270		\$2,013		\$3,226	

¹ Includes employees with a divorced spouse(s) (but no spouse) on the rolls.

² Excludes divorced spouse annuities.

³ Less than 0.5 percent.

NOTE.--Data exclude families where a spouse annuity was in current-payment status but the employee annuity was being temporarily withheld on December 31, 2006. Under the railroad retirement formulas, the highest amount that could be paid to an employee alone who began work on January 1 of the year (s)he attained age 22 and retired at age 65 in December 2006, was \$3,779 if a supplemental annuity was also payable and \$3,736 if not. If the employee had a spouse eligible for an annuity, the corresponding family maximums were \$5,562 and \$5,519, respectively. Employees retiring at a later age or beginning work earlier could be entitled to higher benefits. Data is partly estimated.