



SPOUSE FULL RETIREMENT AGE

*When Employee Retires With Less Than 30 Years
of Service and Spouse Retires at Age 62*

If Spouse Born In	At Age 62 Spouse Annuity Will Be Reduced By*	<u>OR</u>	For Unreduced Annuity To Be Payable, Spouse Retirement Age Must Be
1937 or earlier	25.00%		65
1938	25.83%		65 and 2 months
1939	26.67%		65 and 4 months
1940	27.50%		65 and 6 months
1941	28.33%		65 and 8 months
1942	29.17%		65 and 10 months
1943 through 1954	30.00%		66
1955	30.83%		66 and 2 months
1956	31.67%		66 and 4 months
1957	32.50%		66 and 6 months
1958	33.33%		66 and 8 months
1959	34.17%		66 and 10 months
1960 or later	35.00%		67

These reductions also apply to divorced spouses.

* If the employee has less than 10 years of railroad service and the spouse is already entitled to an age-reduced social security benefit, the age reduction in her or his tier I will be based on the age reduction applicable on the beginning date of the spouse's social security benefit, even if the spouse is already of full retirement age on the beginning date of her or his railroad retirement annuity.

Note.— If the employee had any railroad service before August 12, 1983, the tier II reduction remains 25% for the spouse and the full retirement age remains 65 for tier II purposes.