

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 10-29 years of service, or 5-9 years if at least 5 years were after 1995. 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. A small number of survivor (option) annuities are being paid to widows under laws in effect before August 1946.

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 2003 (tables B8, B12 and B18) reflect the effects of recertifications through March 31, 2004.

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, was age 65 through calendar year 1999. Beginning with calendar year 2000, the normal retirement age is gradually increasing from age 65 to age 67 over a 22-year period. For employees and spouses born 1/2/1939-1/1/1940 (age 65 in 2004), the normal retirement age is 65 and 4 months.
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, 1995-2004

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	Supplemental							
NUMBER AT END OF YEAR											
1995	967,175	274,603	78,566	168,231	195,082	212,639	6,525	1,617	15,302	6,071	8,457
1996	936,428	265,030	78,647	161,806	188,281	204,969	6,371	1,525	14,960	6,066	8,690
1997	906,741	255,664	79,063	155,721	181,399	197,447	6,202	1,462	14,665	6,064	8,976
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
AVERAGE AMOUNT											
1995 .....	.....	\$1,133	\$1,171	\$44	\$456	\$680	\$607	\$844	\$589	\$463	\$487
1996 .....	.....	1,175	1,228	43	471	708	628	882	608	484	505
1997 .....	.....	1,223	1,291	43	487	740	650	916	627	507	526
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

¹ Includes annuities to parents. On September 30, 2004, there were 51 parents' annuities in current-payment status averaging \$707.

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

NOTE.--Data exclude survivor (option) annuities. On September 30, 2004, there was one survivor (option) annuity of \$76 in current-payment status.

Table B2.--Number and average amount of retirement and survivor annuities awarded during year, by type of annuitant and fiscal year, 1995-2004

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											
1995.....	42,072	7,962	5,094	4,715	10,407	11,021	297	222	1,074	419	853
1996.....	38,635	7,415	4,878	4,414	9,576	9,979	233	204	825	365	737
1997.....	38,293	7,422	4,872	4,494	9,175	9,868	240	222	855	381	757
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
Cumulative 1937-2004	4,785,617	1,406,657	492,064	442,846	1,094,354	977,816	16,970	84,098	233,607	14,058	19,634
AVERAGE AMOUNT											
1995.....	.....	\$1,346	\$1,504	\$41	\$482	\$820	\$737	\$927	\$713	\$541	\$537
1996.....	.....	1,435	1,527	41	505	858	770	955	741	594	564
1997.....	.....	1,506	1,593	41	521	888	782	868	760	607	564
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

¹ Includes annuities to parents. Fiscal year 2004 total includes 5 annuities to parents averaging \$725. Cumulative total includes 3,513 annuities to parents

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, 1995-2004 (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
1995.....	\$8,059.2	\$6,042.9	\$4,872.8	\$90.3	\$1,079.7	\$2,009.5	\$1,742.3	\$48.9	\$18.5	\$34.3	\$49.7	\$115.2	\$6.1	\$0.7
1996.....	8,113.6	6,089.1	4,927.1	86.2	1,075.9	2,018.5	1,747.1	49.3	17.8	35.9	52.8	115.1	5.4	0.5
1997.....	8,205.7	6,166.3	5,008.6	82.4	1,075.3	2,033.8	1,755.0	50.3	17.2	38.0	56.3	116.6	5.1	0.5
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

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

² Includes parents' and survivor (option) annuities.

Table B4.--Lump-sum death benefits and residual payments awarded, by status of employee at death and fiscal year, 1995-2004

Fiscal year	Status of employee at death					
	Total		Nonretired		Retired	
	Number	Average amount	Number	Average amount	Number	Average amount
LUMP-SUM DEATH BENEFITS¹						
1995.....	6,947	\$874	319	\$677	6,628	\$883
1996.....	6,082	876	274	604	5,808	889
1997.....	5,788	877	246	588	5,542	890
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
Cumulative 1947-2004.....	744,089	.....	166,345	.....	577,744	.....
RESIDUAL PAYMENTS						
1995.....	170	\$4,486	165	\$4,512	5	\$3,633
1996.....	137	3,770	131	3,777	6	3,609
1997.....	140	3,424	124	3,388	16	3,699
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
Cumulative 1938-2004.....	307,661	.....	281,859	.....	25,802	.....

¹ Includes deferred lump-sum death benefits; 15,943 were awarded in the period 1947-2004, of which 11 averaging \$440 were in 2004.

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, 2004,
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	120,374	\$1,894	15,738	13	\$615	\$893	104,636	\$2,086
Reduced age	84,276	1,227	19,331	23	312	842	64,945	1,499
Disability	183,302	1,751	8,116	10	628	747	75,186	1,873
Total	287,952	\$1,657	43,185	15	\$482	\$843	244,767	\$1,865
Immediate retirements²:								
Full age	98,105	\$2,084	6,101	6	\$1,157	\$600	92,004	\$2,145
Reduced age	33,269	1,709	2,503	8	787	670	30,766	1,784
Disability	67,445	1,902	2,373	4	980	575	65,072	1,935
Total	198,819	\$1,959	10,977	6	\$1,034	\$611	187,842	\$2,013
Deferred retirements²:								
Full age	22,269	\$1,056	9,637	43	\$272	\$1,078	12,632	\$1,654
Reduced age	51,007	912	16,828	33	241	867	34,179	1,242
Disability	15,857	1,113	5,743	36	483	818	10,114	1,470
Total	89,133	\$984	32,208	36	\$294	\$922	56,925	\$1,374

See footnotes at end of table.

**Table B5.--Number and average amount of retirement and survivor annuities in current-payment status on September 30 2004,
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	79,381	\$738	28,703	36	\$318	\$714	50,678	\$976
Reduced-rate spouse	60,033	478	25,289	42	180	675	34,744	695
Divorced spouse	3,467	378	1,633	47	194	423	1,834	541
Total	142,881	\$620	55,625	39	\$251	\$688	87,256	\$855
SURVIVOR ANNUITIES³								
Aged widow(er)s	146,627	\$1,026	55,138	38	\$595	\$652	91,489	\$1,285
Disabled widow(er)s	⁴ 4,936	865	1,454	29	552	630	3,482	996
Widowed mothers (fathers)	1,048	1,337	33	3	727	677	1,015	1,357
Remarried widow(er)s	5,256	673	2,298	44	330	629	2,958	940
Divorced widow(er)s	9,543	674	5,780	61	461	654	3,763	1,002
Children:								
Under age 18	2,535	1,029	87	3	698	379	2,448	1,041
Full-time students, ages 18-19	149	1,074	7	5	791	408	142	1,088
Disabled, age 18 or older .	9,492	690	2,394	25	372	463	7,098	798
Parents	51	707	41	80	620	645	10	1,063
Total	179,637	\$976	67,232	37	\$565	\$644	112,405	\$1,222

¹ All retirements include 35,247 disability annuities now payable as age annuities, of which 27,866 were immediate and 7,381 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 3,171 annuities now payable as aged widow(er)s' annuities.

Table B6.--Regular employee annuities in current-payment status on September 30, 2004, and awarded in fiscal year 2004, 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	
					Full		Reduced			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 2004										
Immediate retirements ²	198,819	69	13,556	45	84,549	94	33,269	39	67,445	81
Deferred retirements ²	89,133	31	16,467	55	5,802	6	51,007	61	15,857	19
Total	287,952	100	30,023	100	90,351	100	84,276	100	³83,302	100
Average annuity:										
Immediate	\$1,959		\$1,835		\$2,124		\$1,709		\$1,902	
Deferred	984		723		2,002		912		1,113	
Total	\$1,657		\$1,225		\$2,116		\$1,227		\$1,751	
Less than \$200.00	15,768	5	4,596	15	8	(⁴)	9,762	12	1,402	2
\$200.00 to \$399.99	11,203	4	3,486	12	101	(⁴)	5,849	7	1,767	2
\$400.00 to \$599.99	7,700	3	1,766	6	185	(⁴)	4,128	5	1,621	2
\$600.00 to \$799.99	6,896	2	1,110	4	277	(⁴)	3,858	5	1,651	2
\$800.00 to \$999.99	9,291	3	1,117	4	442	(⁴)	5,310	6	2,422	3
\$1,000.00 to \$1,099.99	6,444	2	702	2	370	(⁴)	3,750	4	1,622	2
\$1,100.00 to \$1,199.99	8,174	3	912	3	641	1	4,450	5	2,171	3
\$1,200.00 to \$1,299.99	8,926	3	1,142	4	973	1	4,056	5	2,755	3
\$1,300.00 to \$1,399.99	9,899	3	1,370	5	1,550	2	3,578	4	3,401	4
\$1,400.00 to \$1,499.99	12,003	4	1,430	5	2,882	3	3,385	4	4,306	5
\$1,500.00 to \$1,599.99	14,632	5	1,470	5	4,295	5	3,590	4	5,277	6
\$1,600.00 to \$1,699.99	19,429	7	1,434	5	7,804	9	4,360	5	5,831	7
\$1,700.00 to \$1,799.99	23,859	8	1,342	4	10,040	11	6,197	7	6,280	8
\$1,800.00 to \$1,899.99	21,887	8	1,283	4	5,936	7	7,949	9	6,719	8
\$1,900.00 to \$1,999.99	18,336	6	1,150	4	4,279	5	6,266	7	6,641	8
\$2,000.00 to \$2,099.99	15,400	5	1,032	3	4,766	5	3,287	4	6,315	8
\$2,100.00 to \$2,199.99	14,138	5	858	3	5,929	7	1,914	2	5,437	7
\$2,200.00 to \$2,299.99	13,112	5	700	2	6,676	7	1,182	1	4,554	5
\$2,300.00 to \$2,399.99	11,234	4	603	2	6,204	7	741	1	3,686	4
\$2,400.00 to \$2,499.99	9,173	3	498	2	5,444	6	405	(⁴)	2,826	3
\$2,500.00 to \$2,599.99	7,570	3	413	1	4,889	5	200	(⁴)	2,068	2
\$2,600.00 to \$2,699.99	6,289	2	360	1	4,247	5	55	(⁴)	1,627	2
\$2,700.00 to \$2,799.99	4,839	2	278	1	3,388	4	4	(⁴)	1,169	1
\$2,800.00 to \$2,899.99	4,058	1	247	1	3,005	3	...	..	806	1
\$2,900.00 to \$2,999.99	3,258	1	218	1	2,460	3	...	..	580	1
\$3,000.00 and over	4,434	2	506	2	3,560	4	...	..	368	(⁴)
Total	287,952	100	30,023	100	90,351	100	84,276	100	83,302	100

See footnotes at end of table.

Table B6.--Regular employee annuities in current-payment status on September 30, 2004, and awarded in fiscal year 2004, 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 2004										
Immediate retirements ²	8,856	70	481	54	4,356	86	307	16	3,712	78
Deferred retirements ²	3,709	30	412	46	686	14	1,559	84	1,052	22
Total	12,565	100	893	100	5,042	100	1,866	100	4,764	100
Average annuity:										
Immediate	\$2,525		\$2,178		\$2,748		\$1,663		\$2,379	
Deferred	1,481		1,143		2,474		1,174		1,422	
Total	\$2,217		\$1,700		\$2,711		\$1,255		\$2,168	
Less than \$400.00	264	2	90	10	...	..	107	6	67	1
\$400.00 to \$799.99	499	4	96	11	8	(4)	238	13	157	3
\$800.00 to \$999.99	290	2	34	4	10	(4)	166	9	80	2
\$1,000.00 to \$1,099.99	199	2	17	2	18	(4)	115	6	49	1
\$1,100.00 to \$1,199.99	231	2	19	2	14	(4)	140	8	58	1
\$1,200.00 to \$1,299.99	316	3	33	4	9	(4)	188	10	86	2
\$1,300.00 to \$1,399.99	296	2	38	4	3	(4)	151	8	104	2
\$1,400.00 to \$1,499.99	309	2	27	3	5	(4)	158	8	119	2
\$1,500.00 to \$1,599.99	324	3	48	5	6	(4)	150	8	120	3
\$1,600.00 to \$1,699.99	312	2	62	7	7	(4)	103	6	140	3
\$1,700.00 to \$1,799.99	347	3	52	6	4	(4)	116	6	175	4
\$1,800.00 to \$1,899.99	319	3	30	3	14	(4)	88	5	187	4
\$1,900.00 to \$1,999.99	333	3	31	3	19	(4)	66	4	217	5
\$2,000.00 to \$2,099.99	341	3	32	4	50	1	35	2	224	5
\$2,100.00 to \$2,199.99	446	4	29	3	110	2	22	1	285	6
\$2,200.00 to \$2,299.99	580	5	33	4	208	4	8	(4)	331	7
\$2,300.00 to \$2,399.99	777	6	19	2	356	7	7	(4)	395	8
\$2,400.00 to \$2,499.99	866	7	27	3	474	9	2	(4)	363	8
\$2,500.00 to \$2,599.99	833	7	24	3	517	10	5	(4)	287	6
\$2,600.00 to \$2,699.99	876	7	15	2	531	11	1	(4)	329	7
\$2,700.00 to \$2,799.99	784	6	13	1	504	10	...	..	267	6
\$2,800.00 to \$2,899.99	784	6	16	2	540	11	...	..	228	5
\$2,900.00 to \$2,999.99	736	6	15	2	472	9	...	..	249	5
\$3,000.00 to \$3,099.99	617	5	11	1	442	9	...	..	164	3
\$3,100.00 and over	886	7	82	9	721	14	...	..	83	2
Total	12,565	100	893	100	5,042	100	1,866	100	4,764	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 1/2/1939-1/1/1940, the normal retirement age is 65 and 4 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 35,247 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, 2003, and awarded in calendar year 2003, by amount

Amount of component	Net tier I				Total tier II			
	Current-payment status		Awarded in 2003		Current-payment status		Awarded in 2003	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Average, non-zero cases	\$1,151		\$1,502		\$491		\$729	
Less than \$50.00	4,907	2	40	(1)	35,444	12	361	3
\$50.00 to \$149.99	6,511	2	69	1	23,939	8	887	7
\$150.00 to \$249.99	6,462	2	92	1	21,514	8	855	7
\$250.00 to \$349.99	5,264	2	111	1	27,971	10	634	5
\$350.00 to \$449.99	4,279	2	135	1	30,041	11	558	4
\$450.00 to \$499.99	2,061	1	52	(1)	13,302	5	334	3
\$500.00 to \$549.99	2,096	1	50	(1)	12,840	4	344	3
\$550.00 to \$599.99	2,043	1	57	(1)	12,607	4	406	3
\$600.00 to \$649.99	2,161	1	52	(1)	11,920	4	393	3
\$650.00 to \$699.99	2,270	1	61	(1)	12,708	4	529	4
\$700.00 to \$749.99	2,528	1	56	(1)	12,938	5	607	5
\$750.00 to \$799.99	2,998	1	84	1	12,337	4	654	5
\$800.00 to \$849.99	3,511	1	86	1	11,541	4	678	5
\$850.00 to \$899.99	4,164	1	97	1	10,045	4	678	5
\$900.00 to \$949.99	4,943	2	125	1	8,441	3	707	6
\$950.00 to \$999.99	6,503	2	125	1	6,781	2	683	5
\$1,000.00 to \$1,049.99	10,045	4	157	1	5,447	2	718	6
\$1,050.00 to \$1,099.99	18,425	7	192	1	4,313	2	585	5
\$1,100.00 to \$1,149.99	17,335	6	219	2	3,529	1	490	4
\$1,150.00 to \$1,199.99	21,585	8	242	2	2,800	1	421	3
\$1,200.00 to \$1,249.99	20,907	7	309	2	2,052	1	397	3
\$1,250.00 to \$1,299.99	17,050	6	271	2	1,496	1	302	2
\$1,300.00 to \$1,349.99	22,301	8	288	2	965	(1)	268	2
\$1,350.00 to \$1,399.99	23,744	8	309	2	474	(1)	150	1
\$1,400.00 to \$1,449.99	14,938	5	314	2	201	(1)	67	1
\$1,450.00 to \$1,499.99	11,411	4	404	3	97	(1)	31	(1)
\$1,500.00 to \$1,549.99	9,238	3	616	5	48	(1)	16	(1)
\$1,550.00 to \$1,599.99	8,747	3	1,277	10	26	(1)	13	(1)
\$1,600.00 to \$1,649.99	6,910	2	1,492	12	13	(1)	1	(1)
\$1,650.00 to \$1,699.99	5,351	2	1,165	9	8	(1)	3	(1)
\$1,700.00 to \$1,749.99	4,436	2	1,129	9	5	(1)	1	(1)
\$1,750.00 to \$1,799.99	3,867	1	1,150	9	2	(1)	..	..
\$1,800.00 to \$1,849.99	2,871	1	1,219	9	3	(1)	1	(1)
\$1,850.00 and over	1,513	1	789	6	1	(1)	1	(1)
Total, non-zero cases	283,375	100	12,834	100	285,849	100	12,773	100
Zero cases	8,706	..	39	..	6,238	..	102	..
Grand total	292,081	..	12,873	..	292,087	..	12,875	..

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, 2003, and awarded in calendar year 2003, by amount

Amount of component	Vested dual RR-SS benefit				Supplemental annuity			
	Current-payment status		Awarded in 2003		Current-payment status		Awarded in 2003 ¹	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Average, non-zero cases.....	\$158		\$155		\$42		\$42	
Less than \$10.00.....	5	(2)	.....	..	296	(2)	2	(2)
\$ 10.00 to \$19.99.....	5	(2)	.....	..	375	(2)	5	(2)
\$ 20.00 to \$29.99.....	17	(2)	.....	..	5,434	4	105	2
\$ 30.00 to \$39.99.....	33	(2)	.....	..	6,787	5	90	2
\$ 40.00 to \$49.99.....	85	(2)	.....	..	114,245	89	4,168	95
\$ 50.00 to \$59.99.....	154	(2)	.....	..	120	(2)	.....	..
\$ 60.00 to \$69.99.....	254	(2)	.....	..	138	(2)	.....	..
\$ 70.00 to \$79.99.....	465	1	.....	..	1,198	1	.....	..
\$ 80.00 to \$89.99.....	884	2	.....	..	.....	..	.....	..
\$ 90.00 to \$99.99.....	2,269	4	2	2	.....	..	.....	..
\$100.00 to \$149.99.....	20,420	35	68	52	.....	..	.....	..
\$150.00 to \$199.99.....	25,518	44	45	35	.....	..	.....	..
\$200.00 to \$249.99.....	5,669	10	8	6	.....	..	.....	..
\$250.00 to \$299.99.....	1,270	2	6	5	.....	..	.....	..
\$300.00 to \$349.99.....	423	1	1	1	.....	..	.....	..
\$350.00 to \$399.99.....	154	(2)	.....	..	.....	..	.....	..
\$400.00 to \$449.99.....	45	(2)	.....	..	.....	..	.....	..
\$450.00 to \$499.99.....	5	(2)	.....	..	.....	..	.....	..
\$500.00 and over.....	3	(2)	.....	..	.....	..	.....	..
Total, non-zero cases.....	57,678	100	130	100	³ 128,593	100	4,370	100
Zero cases.....	.....	...	.....	...	32,559	...	1,036	...
Grand total.....	57,678	...	130	...	161,152	...	5,406	...

¹ Supplemental annuities awarded by the end of 2003 to employees awarded regular retirement annuities in 2003.

² Less than 0.5 percent.

³ Includes 1,569 averaging \$66 awarded under 1937 Act provisions and 127,024 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, 2004, and awarded in fiscal year 2004, by type and component

Component	Total		Age annuities						Disability annuities	
			Beginning at full retirement age ¹ or older		Beginning before full retirement age ¹					
	Number	Average	Number	Average	Full		Reduced		Number	Average
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 2004										
Total, regular ²	287,952	\$1,657	30,023	\$1,225	90,351	\$2,116	84,276	\$1,227	³ 83,302	\$1,751
Tier I, net	279,451	1,170	28,236	949	90,172	1,375	78,340	899	82,703	1,279
Gross	287,795	1,314	30,017	1,285	90,317	1,393	84,258	1,214	83,203	1,341
Offset for social security benefit. .	42,879	813	11,808	997	3,843	493	19,231	796	7,997	737
Tier II, total	282,082	507	28,026	310	90,349	715	81,379	378	82,328	473
1981 law ⁴	245,108	548	23,808	333	71,835	815	76,458	398	73,007	514
Prior law	36,974	231	4,218	178	18,514	328	4,921	66	9,321	151
Service and compensation										
before 1975	36,974	178	4,218	144	18,514	248	4,921	55	9,321	118
Addition for service										
before 1975	25,032	30	1,927	29	17,069	33	1,037	17	4,999	25
Service and compensation										
after 1974	25,032	49	1,927	48	17,069	53	1,037	35	4,999	37
Vested dual railroad retirement-										
social security benefit	53,542	159	8,323	169	19,091	168	17,691	149	8,437	148
Addition under minimum										
guaranties ⁵	2,681	303	20	363	2	80	68	380	2,591	301
Total reduction for age	84,272	225	.....	.....	.....	.....	84,258	225	14	32
Supplemental annuity	125,992	42	7,711	42	72,826	43	23,995	41	21,460	40
Social security benefit	43,185	843	11,864	1,021	3,874	501	19,331	842	8,116	747

See footnotes at end of table.

Table B9.--Employee annuities in current-payment status on September 30, 2004, and awarded in fiscal year 2004, 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 2004										
Total, regular²	12,565	\$2,217	893	\$1,700	5,042	\$2,711	1,866	\$1,255	4,764	\$2,168
Tier I, net	12,527	1,503	887	1,188	5,042	1,693	1,850	1,062	4,748	1,531
Gross	12,403	1,601	885	1,528	5,008	1,695	1,848	1,406	4,662	1,591
Offset for social security benefit .	782	908	316	975	11	508	170	824	285	901
Tier II	12,437	751	880	543	5,042	1,050	1,858	263	4,657	662
Vested dual railroad retirement-										
social security benefit	98	146	51	152	13	151	33	135	1	159
Addition under minimum										
guaranties⁵	161	336	.....	.....	1	46	4	298	156	339
Total reduction for age	1,857	327	.....	.....	.....	.....	1,848	328	9	31
Social security benefit	807	912	319	982	13	518	177	840	298	896

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 1/2/1939-1/1/1940, the normal retirement age is 65 and 4 months.

² Excludes supplemental annuities and social security benefits.

³ Includes 35,247 annuities now payable as age annuities.

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

⁵ Includes special social security minimum guaranty and 1974 Act "grandfather clause" assuring benefits, before reduction for social security benefits, at least equal to amounts payable under provisions in effect in December 1974.

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, 2004, and awarded in fiscal year 2004, 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	
				Number	Percent	Number	Percent	Number	Percent	Number	Percent
IN CURRENT-PAYMENT STATUS ON SEPTEMBER 30, 2004											
Under 50.....	4,178	1	4,178	5
50 to 54.....	11,160	4	11,160	13
55 to 59.....	16,826	6	16,826	20
60 to 64.....	37,752	13	.....	....	17,280	19	5,422	6	15,050	18
Over 64, under full retirement age.....	2,598	1	.....	....	863	1	894	1	841	1
Full retirement age to 69.....	38,790	13	3,986	13	10,874	12	13,917	17	10,013	12	
70 to 74.....	44,908	16	5,155	17	10,704	12	19,818	24	9,231	11	
75 to 79.....	55,631	19	6,233	21	12,366	14	28,318	34	8,714	10	
80 to 84.....	43,458	15	6,359	21	22,599	25	9,894	12	4,606	6	
85 to 89.....	22,652	8	4,437	15	12,342	14	3,908	5	1,965	2	
90 to 94.....	7,806	3	2,441	8	3,228	4	1,543	2	594	1	
95 and older.....	2,193	1	1,412	5	95	(3)	562	1	124	(3)	
Total.....	287,952	100	30,023	100	90,351	100	84,276	100	⁴83,302	100	
Average age⁵.....	72.8		80.0		75.7		75.1		64.6		

See footnotes at end of table.

Table B10.--Regular employee annuities in current-payment status on September 30, 2004, and awarded in fiscal year 2004, 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	
				Number	Percent	Number	Percent	Number	Percent	Number	Percent
AWARDED IN FISCAL YEAR 2004											
Under 50.....	1,040	8	.....	.....	.....	.....	.....	.....	.....	1,040	22
50 to 54.....	1,628	13	.....	.....	.....	.....	.....	.....	.....	1,628	34
55 to 59.....	1,635	13	.....	.....	.....	.....	.....	.....	.....	1,635	34
60 to 61.....	4,633	37	.....	.....	4,318	86	1	(³)	314	7	
62 to 64.....	2,606	21	.....	.....	677	13	1,783	96	146	3	
Over 64, under full retirement age.....	130	1	.....	.....	47	1	82	4	1	(³)	
60 to under full retirement age, total...	7,369	59	.....	.....	5,042	100	1,866	100	461	10	
Full retirement age to 69.....	806	6	806	90	.....	.....	.....	.....	.....	.....	.....
70 to 74.....	57	(³)	57	6	.....	.....	.....	.....	.....	.....	.....
75 and older.....	30	(³)	30	3	.....	.....	.....	.....	.....	.....	.....
Grand total.....	12,565	100	893	100	5,042	100	1,866	100	4,764	100	
Average age⁵.....	58.7		66.7		60.7		62.5		53.6		

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 1/2/1939-1/1/1940, the normal retirement age is 65 and 4 months.

² Age at end of fiscal year 2004 for annuities in current-payment status at end of year, and age on beginning date for annuities awarded in year

³ Less than 0.5 percent.

⁴ Includes 35,247 annuities now payable as age annuities.

⁵ The average age was 76.1 years for age annuitants in current-payment status and 61.8 years for retirees awarded age annuities in the year

Table B11.--Regular employee annuities in current-payment status on September 30, 2004, and awarded in fiscal year 2004, 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, 2004										
Under 10.....	311	(2)	62	(2)	.....	....	77	(2)	172	(2)
10 to 14.....	44,369	15	10,342	34	.....	....	22,316	26	11,711	14
15 to 19.....	25,624	9	5,288	18	.....	....	12,500	15	7,836	9
20 to 24.....	37,485	13	3,651	12	.....	....	9,412	11	24,422	29
25 to 29.....	27,001	9	3,298	11	.....	....	7,598	9	16,105	19
Less than 30, total.....	134,790	47	22,641	75	.....	....	51,903	62	60,246	72
30³.....	16,986	6	1,038	3	9,171	10	2,272	3	4,505	5
31 to 34.....	40,170	14	1,386	5	20,524	23	7,775	9	10,485	13
35 to 39.....	56,267	20	1,841	6	33,673	37	13,910	17	6,843	8
40 and over.....	39,739	14	3,117	10	26,983	30	8,416	10	1,223	1
30 and over, total.....	153,162	53	7,382	25	90,351	100	32,373	38	23,056	28
Grand total.....	287,952	100	30,023	100	90,351	100	84,276	100	⁴ 83,302	100
Average years of service⁵.....	28.3		22.4		37.1		24.9		24.4	

See footnotes at end of table.

Table B11.--Regular employee annuities in current-payment status on September 30, 2004, and awarded in fiscal year 2004, 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			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
AWARDED IN FISCAL YEAR 2004										
Under 10.....	164	1	19	2	.....	....	28	2	117	2
10 to 14.....	1,726	14	309	35	.....	....	721	39	696	15
15 to 19.....	1,049	8	119	13	.....	....	444	24	486	10
20 to 24.....	1,457	12	90	10	.....	....	376	20	991	21
25 to 29.....	1,485	12	144	16	.....	....	296	16	1,045	22
Less than 30, total.....	5,881	47	681	76	.....	....	1,865	100	3,335	70
30 to 34.....	3,660	29	88	10	2,435	48	.....	....	1,137	24
35 to 39.....	2,269	18	26	3	1,968	39	1	(²)	274	6
40 and over.....	755	6	98	11	639	13	.....	....	18	(²)
30 and over, total.....	6,684	53	212	24	5,042	100	1	....	1,429	30
Grand total.....	12,565	100	893	100	5,042	100	1,866	100	4,764	100
Average years of service⁵.....	27.6		22.5		35.3		17.7		24.3	

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 1/2/1939-1/1/1940, the normal retirement age is 65 and 4 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 35,247 disability annuities now payable as age annuities.

⁵ The average years of service was 29.9 years for age annuitants in current-payment status and 29.6 years for retirees awarded age annuities in the year.

Table B12.--Employee annuities in current-payment status on December 31, 2003, and awarded in 2003, by last railroad employer

Last railroad employer	In current-payment status on December 31, 2003					Railroad annuities awarded in 2003		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
Burlington Northern and Santa Fe Ry. Co.	44,012	\$1,741	5,115	\$494	\$822	2,014	1,414	\$2,505
Canadian National, U.S. Operations								
Chicago, Central and Pacific RR. Co.	221	2,196	1	1,114	550	15	13	2,702
Duluth, Winnipeg & Pacific Ry. Co.	219	1,748	28	570	777	4	2	2,645
Fox Valley & Western LTD.	180	1,684	18	429	885	2	.....	.....
Grand Trunk Western RR. Inc.	3,114	1,773	423	551	794	118	97	2,641
Illinois Central RR. Co.	8,458	1,579	1,416	479	837	290	173	2,737
Sault Ste. Marie Bridge Co.	16	2,385	.....	.....	.....	4	4	2,306
Wisconsin Central LTD.	315	2,163	8	712	912	43	39	2,438
CSX Transportation, Inc.	40,410	1,759	4,486	481	815	1,928	1,544	2,574
Kansas City Southern Ry. Co.	1,904	1,938	156	552	799	123	96	2,621
IC&E-Kansas City Southern Joint Agency	157	1,840	12	792	592	12	11	2,373
National RR. Passenger Corp. (Amtrak)	8,621	1,783	935	824	759	727	607	2,171
Norfolk Southern Corp.	27,163	1,776	2,875	486	818	1,644	1,287	2,483
Soo Line RR. Co.	4,271	1,804	396	560	838	167	115	2,510
Union Pacific RR. Co.	56,427	1,709	7,828	496	808	2,765	1,981	2,609
Class I railroads, total	195,488	\$1,740	23,697	\$506	\$813	9,856	7,383	\$2,524
Bessemer & Lake Erie RR. Co.	697	\$1,579	84	\$509	\$811	37	25	\$2,520
Boston & Maine Corp.	1,092	1,229	300	398	852	7	2	2,062
Canadian Pacific Ry. Co.	416	997	55	391	860	7	1	114
Delaware & Hudson Ry. Co. Inc.	987	1,517	182	369	913	32	23	2,373
Duluth, Missabe & Iron Range Ry Co.	945	1,422	251	567	791	47	39	2,400
Elgin, Joliet & Eastern Ry. Co.	1,347	1,591	197	544	841	50	28	2,474
Florida East Coast Ry. Co.	604	1,333	175	338	855	29	21	2,384
Iowa Interstate RR. LTD.	105	1,887	4	398	1,011	11	6	2,399
Lake Superior & Ishpeming RR. Co.	155	1,786	12	444	845	5	5	2,219
Maine Central RR. Co.	450	1,427	71	565	742	4	.....	.....
Montana Rail Link Inc.	194	2,057	8	859	718	22	19	2,387
Montreal, Maine & Atlantic Ry., LTD.	515	1,773	32	529	732	42	38	2,172
Paducah & Louisville Railway Inc.	144	2,166	1	1,512	858	11	11	2,247
Springfield Terminal Ry. Co., Vermont	578	1,907	27	792	801	41	35	2,364
Texas Mexican Ry. Co.	160	1,843	13	741	716	5	2	2,708
All others	426	1,934	30	748	822	53	45	2,131
Class II railroads, total	8,815	\$1,544	1,442	\$475	\$835	403	300	\$2,323

Table B12.--Employee annuities in current-payment status on December 31, 2003, and awarded in 2003, by last railroad employer - Continued

Last railroad employer	In current-payment status on December 31, 2003					Railroad annuities awarded in 2003		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
Camas Prairie Railnet Inc.	115	\$1,627	14	\$656	\$669	....	....	.....
Canadian National Ry. Inc.	476	459	25	329	856	13	5	\$148
Chicago South Shore and South Bend RR.	112	1,323	33	542	833	....	....	.....
Chicago, Milwaukee, St. Paul & Pacific RR. Co.	3,318	1,142	996	399	870	45	....	.....
Chicago, Rock Island & Pacific RR. Co.	2,151	1,048	645	399	853	71	....	.....
Colorado and Wyoming Ry. Co.	116	1,484	25	748	675	5	2	2,034
Consolidated Rail Corp. (Conrail)	39,788	1,466	8,354	424	858	497	82	2,636
Illinois & Midland RR., Inc.	153	1,513	36	409	908	3	1	2,740
Long Island RR. Co.	4,511	1,816	1,267	1,047	625	397	345	2,635
Metro-North Commuter RR. Co.	1,602	2,075	126	1,155	753	142	122	2,508
New England Central RR., Inc.	278	1,415	61	450	785	5	1	2,610
New Jersey Transit Rail Operations, Inc.	1,027	2,085	64	1,011	798	73	63	2,337
Northeast Ill. Regional Commuter RR. Corp. (Metra)	827	2,198	62	1,231	764	58	52	2,386
Northwestern Pacific RR. Co.	139	1,174	45	435	801	....	....	.....
Pittsburgh and Lake Erie Properties, Inc.	831	1,437	161	378	874	12	....	.....
Port Authority Trans-Hudson Corp. (PATH)	496	1,943	65	639	897	38	33	2,496
Richmond, Fredericksburg & Potomac Ry. Co.	450	1,469	99	615	721	8	....	.....
Southeastern Penn Trans Auth-Reg Highspeed Lines (SEPTA)	270	1,919	17	971	721	30	28	2,110
All others	4,205	1,443	892	411	880	248	162	2,160
Class III railroads, total	60,865	\$1,491	12,987	\$498	\$834	1,645	896	\$2,460
Aliquippa & Ohio River RR. Co.	180	\$1,575	23	\$669	\$774	4	1	\$2,396
Alton & Southern Ry. Co.	287	1,863	32	433	949	16	12	2,617
Baltimore & Ohio Chicago Terminal RR. Co.	200	1,144	60	382	810	5	....	.....
Belt Ry. Co. of Chicago	481	1,821	65	624	777	21	14	2,472
Birmingham Southern RR. Co.	169	1,640	20	522	908	13	11	2,445
Chicago & Western Indiana RR. Co.	147	808	67	368	842	2	....	.....
Chicago Union Station Co.	111	997	41	438	821	....	....	.....
Cincinnati Union Terminal Co.	136	696	66	317	886	....	....	.....
Houston Belt & Terminal Ry. Co.	439	1,642	81	564	754	3	....	.....
Indiana Harbor Belt RR. Co.	791	1,678	137	517	879	41	35	2,406
ISG Railways, Inc.	996	1,608	102	710	639	21	15	2,523
ISG-Cleveland Works Ry. Co.	383	1,842	37	737	632	32	22	2,341
Kansas City Terminal Ry. Co.	352	1,305	74	495	832	4	....	.....
Lake Terminal RR. Co.	185	1,581	21	628	562	3	1	2,318
Monongahela Connecting RR. Co.	187	1,531	16	465	840	1	....	.....

Table B12.--Employee annuities in current-payment status on December 31, 2003, and awarded in 2003, by last railroad employer - Continued

Last railroad employer	In current-payment status on December 31, 2003					Railroad annuities awarded in 2003		
	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.	126	\$1,820	8	\$439	\$943	2	1	\$2,148
Peoria & Pekin Union Ry. Co.	153	1,715	28	574	738	6	3	2,625
Pittsburgh & Conneaut Dock Co.	175	1,585	19	410	910	18	17	2,446
Port Terminal RR. Association	280	1,856	23	600	844	12	9	2,481
Portland Terminal RR. Co. (Oregon)	191	1,322	54	466	756	6	1	3,039
South Buffalo Ry. Co.	383	1,419	74	599	814	12	7	2,234
Terminal RR. Association of St. Louis	904	1,590	151	500	778	19	13	2,468
Union RR. Co. of Pittsburgh PA	762	1,573	85	532	777	20	16	2,316
All others	2,407	1,224	739	391	879	84	44	2,319
	10,425	\$1,495	2,023	\$475	\$825	345	222	\$2,410
Switching and terminal companies, total								
Fruit Growers Express Co.	439	\$1,495	74	\$542	\$796	26	16	\$2,482
Pacific Fruit Express Co.	743	1,148	208	398	803	5	....	.....
Santa Fe Terminal Services, Inc.	113	1,239	27	364	1,054	....	....	.....
TTX Company (Trailer Train Co.)	184	1,717	21	558	905	30	20	2,106
Union Pacific Fruit Express Co.	277	1,841	14	712	786	14	13	2,345
Western Fruit Express Co.	176	1,587	24	610	707	1	....	.....
All others	92	1,231	28	542	879	7	1	986
	2,024	\$1,417	396	\$465	\$823	83	50	\$2,266
Car loan companies, total								
Association of American Railroads	320	\$1,509	53	\$536	\$919	16	1	\$3,168
Eastern Railroad Association	119	1,100	35	298	985	3	....	.....
Railroad Support Services	169	1,597	25	555	831	8	....	.....
Western Railroad Assn.	392	1,275	90	466	871	11	....	.....
Western Weighing and Inspection Bureau	191	1,335	42	376	917	11	....	.....
All others	209	1,369	54	392	927	6	6	2,239
Railroad associations, total	1,400	\$1,375	299	\$440	\$906	55	7	\$2,372

Table B12.--Employee annuities in current-payment status on December 31, 2003, and awarded in 2003, by last railroad employer - Continued

Last railroad employer	In current-payment status on December 31, 2003					Railroad annuities awarded in 2003		
	Railroad annuities		Dual beneficiaries			Total	Immediate retirements	
	Number	Average amount	Number	Average RR annuity	Average SS benefit		Number	Average amount
Brotherhood of Locomotive Engineers & Trainmen	216	\$2,080	22	\$515	\$924	25	23	\$2,855
Brotherhood of Maintenance-of-Way Employees	300	1,772	34	403	866	17	13	2,215
International Association of Machinists & Aerospace Workers	414	1,532	78	552	835	25	20	2,152
International Brotherhood Blmkr, Shp Bldrs, Blksmths & Hlprs	139	1,330	33	449	996	11	8	2,317
International Brotherhood of Electrical Workers	375	1,606	64	680	892	28	22	2,150
Transportation Communications Union	827	1,733	142	449	870	76	70	2,539
United Transportation Union	1,378	2,054	122	499	908	87	79	2,647
All others	288	1,600	57	460	998	19	13	2,180
National railway labor organizations, total	3,937	\$1,810	552	\$502	\$899	288	248	\$2,494
Board of Trustees of the Galveston Wharves	145	\$1,148	53	\$552	\$740	3	....	.....
C and O Employees' Hospital Assn.	191	750	68	218	864	5	....	.....
Illinois Central Hospital Association	102	706	59	248	1,003	2	2	\$2,669
National Carloading Corp.	141	436	101	175	1,034	....	....	.....
Pullman Co.	728	418	527	229	922	....	....	.....
REA Express, Inc.	5,400	861	2,278	394	865	101	....	.....
Southwestern Transportation Co.	124	558	84	285	948	....	....	.....
Union Pacific RR. Employees' Health Systems	212	953	111	280	1,490	8	3	2,157
All others	1,132	1,174	410	287	973	67	20	2,605
Miscellaneous employers, total	8,175	\$856	3,691	\$343	\$911	186	25	\$2,557
Grand total	292,096	\$1,644	45,500	\$485	\$833	12,881	9,133	\$2,506

NOTE.-- Only employers with 100 or more annuitants on the Board's payment rolls on December 31, 2003, are shown individually. Data for companies which ceased reporting service and compensation for their own employees by the end of 2003 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, 2003. Grand total includes employees for whom a last railroad employer could not be identified. Railroad annuity amounts include regular and supplemental annuities.