



U.S. RAILROAD RETIREMENT BOARD

CERTIFIED

2014 CERTIFICATE OF SERVICE MONTHS AND COMPENSATION
SERVICE AND COMPENSATION REPORTED FOR PERIOD ENDING DECEMBER 31, 2014

BIRTH DATE	SEX

SERVICE AND COMPENSATION ON RECORD FOR REVIEW PERIOD																
YEAR	CREDITABLE COMPENSATION	SEPARATION ALLOWANCE/ SEVERANCE PAYMENT		SERVICE MONTHS PROFILE*												
		TAXABLE AMOUNT	COMPENSATION AMOUNT	J	F	M	A	M	J	J	A	S	O	N	D	TOTAL
2014																
2013																
2012																
2011																

* 1=A reported month; 0=A month not reported; D=A "deemed" month (See Back of Form)

CAREER TOTAL RETIREMENT RECORD							
CREDITABLE COMPENSATION	SEPARATION ALLOWANCE/ SEVERANCE PAYMENT		SERVICE MONTHS				EMPLOYEE CONTRIBUTIONS
	TAXABLE AMOUNT	COMPENSATION AMOUNT	REPORTED	DEEMED	MILITARY	TOTAL	

YOUR 2014 REPORTING EMPLOYER(S)

The service and compensation shown on this form for 2014 were gathered from a report(s) received from the following employer(s):

RRB OFFICE SERVING YOUR AREA

Always notify the Railroad Retirement Board if your address changes during the year.

Form BA-6, Certificate of Service Months and Compensation, is a statement of your service and compensation record at the Railroad Retirement Board (RRB). We sent you this form because you performed railroad service and/or received railroad compensation in 2014. This certificate shows your service under the Railroad Unemployment Insurance Act and Railroad Retirement Act (RRA) and your compensation under the RRA. **We use the information shown to determine whether you qualify for benefits and the amount of those benefits.** It does not show taxes deducted from your earnings under the Railroad Retirement Tax Act (RRTA). Please check the following sections for accuracy.

FIRST, check your name, address, birth date and sex shown at the top of this form. If your birth date shows as 99-9999 and your sex code shows as (Unknown), we are verifying your social security number with the Social Security Administration. Otherwise, if the personal identification information or address is not correct, contact your nearest RRB field office shown above.

SECOND, check the "Service and Compensation on Record for Review Period" section, which shows the Year(s), Creditable Compensation, Separation Allowance/Severance Payment, and Service Months Profile.

NOTE: Compensation amounts on this certificate, which were reported to the RRB by your employer(s), may be less than amounts on your year-end payroll stub and Internal Revenue Service (IRS) Form W-2. Those forms show your total taxable wages, which may differ from what is reportable to the RRB. If no service and compensation are listed for a year, none was reported.

(Continued on Back)

- "Year" represents the years in the current four-year review period.
- "Creditable Compensation" is the amount of your earnings, including sick pay, that is taxable under the RRTA and creditable for Tier I benefit purposes, under the RRA. The Tier I maximum for a given year limits the amount reportable for that year. The reportable Tier I maximum for 2014 is \$117,000.00. Tier II earnings (not shown on this form) are used for Tier II benefit purposes. The reportable Tier II maximum for 2014 is \$87,000.00.
- "Separation Allowance/Severance Payment" is compensation paid by an employer to an employee who agrees to relinquish job rights to obtain the payment. If you received a separation allowance or a severance payment, the "Taxable Amount" is the portion of the gross payment that is taxed by the IRS for railroad retirement Tier II purposes. The "Compensation Amount" is the amount of your separation allowance/severance payment included in regular compensation. We use the Taxable and Compensation Amounts to calculate a special benefit called the Separation Allowance Lump-Sum Amount (SALSA). A SALSA payment may be made upon retirement if, among other factors, Tier II taxes were withheld from the separation allowance payment *but* the full payment will not be used for Tier II benefit credits.
- "Service Months Profile" - A *reported* service month is any part of a calendar month for which you received compensation for service performed for a railroad employer. A reported service month is also any part of a calendar month for which you received pay for time lost from a railroad employer. We may credit or *deem* an additional service month(s) if you did not work in all 12 months of the year. However, you must have sufficient yearly Tier II compensation *and* an employment relationship in the months not reported. **Reported and deemed months in any calendar year can never exceed a total of 12 months.** You will not receive credit for reported or deemed service months after retirement, severance, separation, resignation, discharge or death.

THIRD, check the "Career Total Retirement Record" section, which shows your lifetime railroad service and compensation record, including any creditable Military Service months and Employee Contributions amount.

- The "Military" service months block shows the total number of verified months of active military service in the Armed Forces that are creditable under the RRA, which have been counted as railroad service. A month that was reported or deemed cannot also be counted as a military service month. **NOTE:** When a period of military duty cannot be counted as railroad service, the earnings from that duty may be used in the calculations as social security credits.
- The "Employee Contributions" amount is the difference between the railroad retirement payroll taxes you paid under the RRTA and the social security payroll taxes you would have paid if all of your creditable railroad service had been covered under the Social Security Act. When you retire, you may be able to use this amount to determine a tax free portion of your railroad retirement annuity payments. If you retired during 2014, this certificate may have additional contributions not included in Item 3 of the last Form RRB-1099-R tax statement we sent you. We will provide any changes to your employee contributions amount on your 2015 Form RRB-1099-R. **NOTE:** The employee contributions amount does not represent a savings plan or an account from which you may withdraw funds for personal use.

FINALLY, check the "Your 2014 Reporting Employer(s)" section, which can show up to three employers who reported 2014 service and compensation for you.

HOW TO FILE A PROTEST - If you believe your 2011-2014 service and/or compensation information is incorrect, you may file a formal protest with the RRB in writing or complete Form G-70, Protest Record of Service Months and Compensation. Get the form from our Web site or any RRB office. **YOU MUST FILE A PROTEST WITHIN FOUR YEARS OF THE DATE THE SERVICE AND/OR COMPENSATION WAS TO BE REPORTED.** Always include:

- Your social security number
- A clear description of the error you believe has occurred
- The employer's name
- Your duty station, department and occupation

You *must* submit evidence with your protest. Without evidence, we have no basis on which to request a correction if your employer does not agree with you. Check stubs are the best evidence to submit; your IRS Forms W-2 are useful but not as detailed as check stubs. **Send your protest to the Protest Unit—CESC, U.S. Railroad Retirement Board, 844 N. Rush Street, Chicago, Illinois 60611-2092.**

If you protest the information in our records *after* the four-year period, we will not correct that information unless exceptional circumstances exist. **The following dates apply to the information on this certificate:**

Earnings Year	2014	2013	2012	2011
Last Date to File a Protest	February 28, 2019	February 28, 2018	February 28, 2017	February 29, 2016

NOTE: Before filing a formal protest with the RRB, you may find it helpful to ask your employer about the reported amounts that you think are incorrect. However, keep in mind that discussing your earnings with your employer is not the same as filing a formal protest with the RRB and does not extend the time for filing a formal protest.

NEWS YOU CAN USE

- File Form SI-1a/b, Application for Sickness Benefits and Statement of Sickness, within 10 days of the first claimed day of sickness. **You may lose benefits if your application is filed late.**
- Submit proof of your *age* and *military service* for permanent recording in RRB files. If you performed active military service in a branch of the Armed Forces, that service may increase or provide eligibility for an RRB benefit. Submit a copy of your latest DD-214 (or other service evidence) to your nearest RRB office for a determination of creditability. Your local RRB office will explain how to obtain acceptable evidence for proof of military service and age.
- Visit our Web site at **www.rrb.gov** to learn how the information on this form relates to benefits you or your family may receive and how to apply for them. You may apply for unemployment benefits; view a *history statement* for details of your career service and compensation; and obtain an annuity estimate payable under the RRA.
- Call our nationwide number at **877-772-5772** for a history statement or unemployment and sickness benefit claim information.
- Visit your local RRB office to speak with an RRB representative or pick up informational pamphlets. See the "**RRB Office Serving Your Area**" section on the front of this form for the phone number and address. Although most items can be handled by telephone (**Monday through Friday; 9:00 a.m. – 3:30 p.m.**), our field staff will be glad to help you with any railroad retirement matter. Please phone ahead to arrange a convenient time to speak with a representative.