

401 Introduction

After establishing a PIN/Password account, employees who have not yet retired under the Railroad Retirement Act may access Retirement Planner by selecting **Estimate My Annuity** from the Mainline Services Menu page. The employee may obtain any of the following:

- 1) An employee annuity estimate based on service and earnings currently on record with the Railroad Retirement Board. The Tier 1 and Tier 2 amounts will be provided for the earliest full annuity date and, if applicable, the earliest reduced annuity rate.
- 2) If requested, a spouse annuity estimate based on the spouse's date of birth and the employee's age, years of service, and eligibility dates.
- 3) A print summary of service months, railroad compensation, and Social Security wages, and print output of employee and spouses estimates as described in 1).
- 4) An employee estimate based on additional service months, railroad compensation, or Social Security wages entered by the employee.
- 5) If requested, a spouse annuity estimate based on the projected employee service and earnings.
- 6) An employee estimate as described above based on two additional annuity beginning dates selected by the employee.
- 7) If required, a spouse annuity estimate based on the additional employee annuity beginning dates.

405 Screen Description and Processing

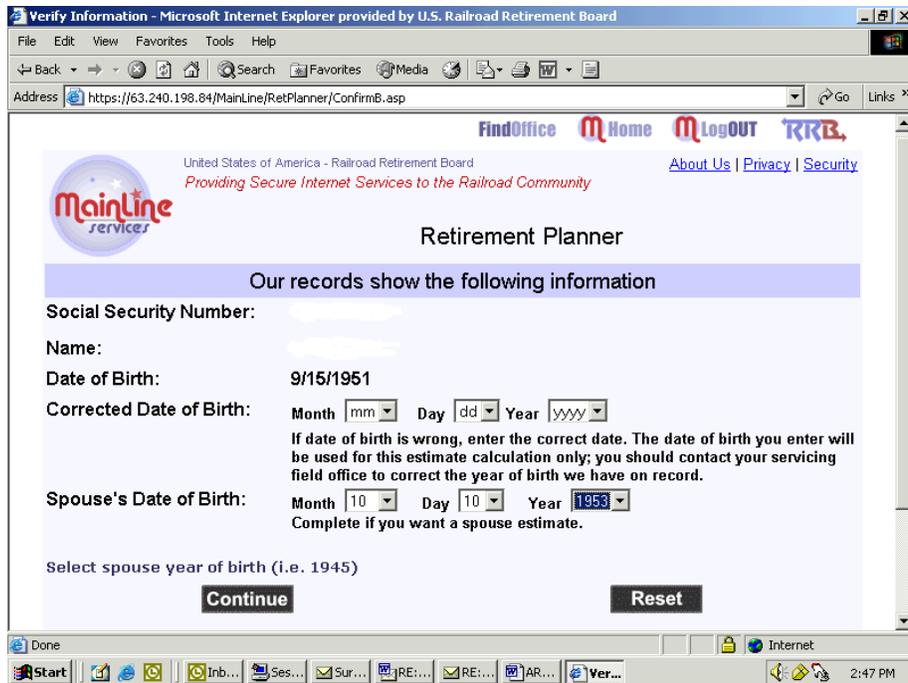
Select **Estimate My Annuity**:

405.1 PIN/Password

At the **PIN/Password (PPW) Acknowledgement** screen, click **OK** to continue.

405.2 Retirement Planner Screen

At the **Retirement Planner initial screen** (see below), users will have the option to enter a corrected date of birth.

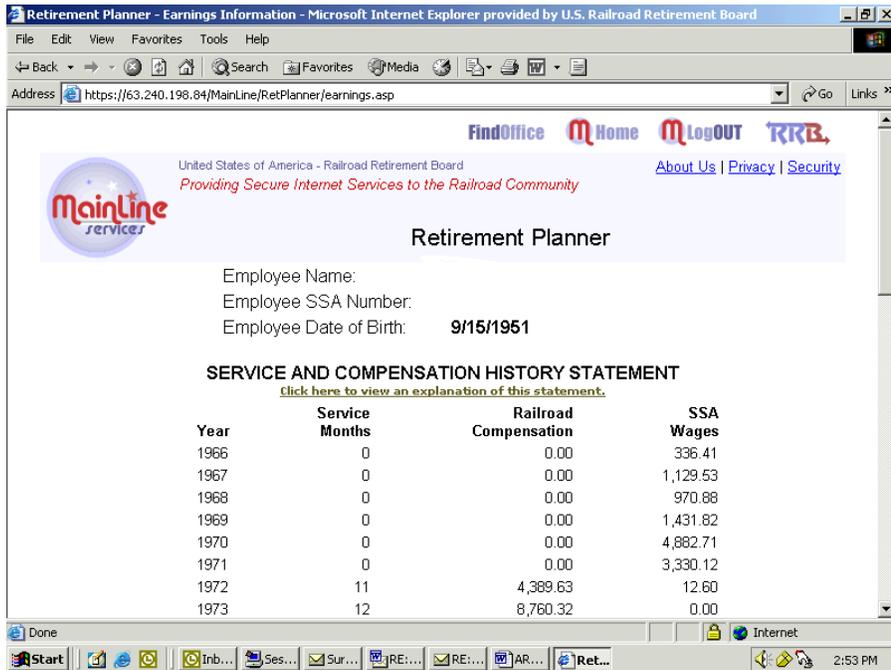


Corrected DOB If the day of birth is not shown in the Railroad Retirement Board record, Retirement Planner will display the day date as “15.” The user may correct the DOB by entering **MM DD YY** in a drop down field. Note: The corrected DOB is used for the estimate calculation only; the user should contact their servicing Field Office to correct the year we have on record.

Spouse DOB – The user would enter the **MM DD YY** in a drop down field for a spouse estimate.

Click **Continue**

405.3 Earnings Information



The screenshot shows a web browser window titled "Retirement Planner - Earnings Information - Microsoft Internet Explorer provided by U.S. Railroad Retirement Board". The address bar shows the URL: <https://63.240.198.84/MainLine/RetPlanner/earnings.asp>. The page content includes the MainLine services logo, the Railroad Retirement Board logo, and navigation links: FindOffice, Home, LogOUT, and RRB. Below the logos, it says "United States of America - Railroad Retirement Board" and "Providing Secure Internet Services to the Railroad Community". There are links for "About Us", "Privacy", and "Security".

The main heading is "Retirement Planner". Below it, the following information is displayed:

Employee Name:
Employee SSA Number:
Employee Date of Birth: **9/15/1951**

SERVICE AND COMPENSATION HISTORY STATEMENT
[Click here to view an explanation of this statement.](#)

Year	Service Months	Railroad Compensation	SSA Wages
1966	0	0.00	336.41
1967	0	0.00	1,129.53
1968	0	0.00	970.88
1969	0	0.00	1,431.82
1970	0	0.00	4,882.71
1971	0	0.00	3,330.12
1972	11	4,389.63	12.60
1973	12	8,760.32	0.00

The screen displays the annual and cumulative totals of service months, railroad compensation, and SSA wages according to RRB records. If military service has been included in the RRB record, the screen will display the beginning and ending date of the period of military service, and, if the period of military service is creditable as railroad service, the number of service months derived from military service.

The terms "military service months, service months, Railroad compensation, and SSA wages" are defined by clicking an informational link on the screen. The definitions, and a message urging the pre-submission of proofs of age and military service, will also be included with the print output of the screen.

At the bottom of the screen, users will have three options:

- 1). **Print** – Print output of the screen.
- 2). **Estimate** – An estimate based on current service, compensation, and wages on record will be provided.
- 3). **Earnings** – Click to add additional service and earnings for future years for the estimate.

405.4 Employee Estimate

Based on the employee's Date of Birth and Years of Railroad Service, the eligibility date and estimated amount of a Reduced and Full Age *and Service* annuity are shown (see below.)

Employee Estimate Information		
Click on any of the links below for a more detailed explanation of this estimate.		
Annuity Beginning Date	10/1/2013	9/1/2017
Gross Tier 1	1,349.00	1,349.00
Age Reduction	331.62	0.00
Net Tier 1	1,017.00	1,349.00
Gross Tier 2	300.89	300.89
Age Reduction	58.51	0.00
Net Tier 2	242.38	300.89
Total Rate	1,259.38	1,649.89

Print Spouse Estimates Earnings Exit

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The user may click the informational links – *Annuity Beginning Date*, *Net Tier 1*, or *Net Tier 2* – for a more detailed explanation of the estimate.

Options:

Print – The Print output of the employee estimate screen is identified by the employee's name and SSN. If the estimate is also based on additional service months, Railroad Compensation, or SSA wages entered by the user, those amounts and the year they begin are displayed. The estimate output also includes a standard paragraph advising:

“The estimated amounts of future dates are calculated without considering any increase due to inflation. The purpose of the estimate is to furnish a starting reference point for planning your retirement future. If you need information concerning disability or survivor benefits, please visit those areas of our website or contact your nearest RRB office for information concerning events that may affect the amount of employee and spouse annuities.”

405.5 Spouse

Click to view **Spouse Estimate Screen**. Note: This button only appears if a spouse DOB was entered on the **Initial Retirement Planner screen**.

Based on the spouse date of birth and the employee's age, years of service, and previously furnished eligibility dates, the eligibility date and estimated amount of a reduced, and, if applicable, full spouse annuity is shown.

User options on the spouse estimate screen include:

Print – Print output of the **Spouse Estimate Screen**. This is in the same format as described for the print output of the employee estimate.

Employee – Returns to the **Employee Estimate Screen**.

Exit – Exits from the estimate program.

405.6 Earnings

If the user wants to add additional service or earnings for future years, click the **Earnings** button at the bottom of the Service and Compensation Statement. Enter the additional service months, Railroad Compensation, and Social Security Wages and then click **Estimate**.

Enter Estimated Earnings Screen:

Additional Earnings for: [Redacted]

Enter Estimated Earnings

The information entered will be used for each year from the indicated year through the year before the annuity beginning date.

Year:

Service Months:

Regular Compensation:

SSA Wages:

Enter the amount of Railroad Compensation

Estimate **Reset**

The information entered will be used for each year from the indicated year on the screen (see above) through the year before the annuity beginning date. The indicated year is the next year after the latest year, according to our records, that either Railroad Compensation or Social Security Wages were credited. For example, if the last year of service was 2002, the additional service and earnings would be from 2003.

The entries by the user are service months, Railroad Compensation, and SSA Wages. The number of service months (1-12) are entered by a drop-down box. Click on the box next to Railroad Compensation and the box next to SSA Wages to enter the respective amounts. The amounts should not be entered with a dollar sign or comma.

The additional information will be the same for each individual year. For example, if the number of service months and the amount of railroad compensation are, respectively, “12” and “50000”, then the estimate will be based on the additional service and compensation (12 SM and 50000 in compensation) for each year from 2002 through the year before the annuity beginning date.

405.7 Estimates

When clicking this button, the **Additional Estimates Screen** appears (see below.)

Retirement Planner - Additional ABDs - Microsoft Internet Explorer provided by U.S. Railroad Retirement Board

File Edit View Favorites Tools Help

Address <https://63.240.198.84/MainLine/RetPlanner/addabd.asp>

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Retirement Planner

Additional Estimates for:

Enter up to two additional Annuity Beginning Dates

The dates must be later than 10/1/2013.

First ABD: Month 10 Day 01 Year 2014

Second ABD: Month 10 Day 01 Year 2013

Enter the year

Continue Reset Back

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The user may enter up to two additional Annuity Beginning Dates (ABD.) The dates must be later than the earliest ABD previously established by Retirement Planner. For example, the earliest ABD for an employee with less than 360 service months and a DOB of 9/15/1951 is 10/1/2013. The screen would indicate that the dates must be later than 10/1/2013.

The user may enter, via a drop-down box entry, the month and year of the two additional ABDs. The “Day” Date Field is pre-filled with 01.

After the ABD entry, the user clicks the **Continue** button to view the **Employee Estimate Screen** with the new ABDs. If the user had previously entered additional service months, compensation, or wages, the estimate will be based on the additional information through the year before the additional ABDs. Since spouse estimates are derived from the employee service and compensation record and ABD, changes in the employee data will affect the amount and ABD of the spouse estimate. The spouse estimate may be viewed by clicking the **Spouse** button.

410 Field Office Responsibilities/Functions

Retirement Planner provides a starting point for Railroad employees to plan for their retirement. Users of Retirement Planner are therefore urged to contact their servicing Field Office for more information concerning retirement. Please handle these program related inquiries in the usual manner. If inquiries from users of Retirement Planner cannot be resolved, report the problem to Policy and Systems via the P&S Inquiry Mailbox. Identify the inquiry with Retirement Planner as the subject of the e-mail.