



RRB News

U.S. Railroad Retirement Board

844 North Rush Street Chicago, Illinois 60611-1275

RRB.gov

General Information: 877-772-5772

Public Affairs

Media Inquiries: opa@rrb.gov

312-751-4777

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RRB Issues Statements of Service

Each year, the U.S. Railroad Retirement Board (RRB) prepares a Form BA-6, *Certificate of Service Months and Compensation*, for every railroad employee with creditable railroad compensation in the previous calendar year. The RRB mails the forms to employees during the first half of June. Anyone with compensation reported in 2024 who has not received Form BA-6 by July 1, or who needs a replacement, should contact an RRB field office by calling toll-free at 1-877-772-5772. Callers can also request a replacement form through the number's automated self-service menu by selecting option 1 at the end of the recorded greeting and then option 5. A statement can also be requested online by clicking the "Request Documents" button at **RRB.gov/myRRB**.

Form BA-6 provides employees with a record of their railroad retirement service and compensation. The information shown is used to determine whether an employee qualifies for benefits and the amount of those benefits; therefore, it is important that employees review their Form BA-6 to see whether their own records of service months and creditable compensation agree with the form.

When reviewing the 2024 compensation total, employees should be aware that only annual earnings up to \$168,600 are creditable for railroad retirement purposes in that year and that \$168,600 is the maximum amount shown on the form. In addition, the BA-6 shows service credited on a month-by-month basis for 2023, 2022, and 2021, when the maximum creditable compensation was \$160,200, \$147,000, and \$142,800, respectively. The form also lists the employer(s) reporting the employee's 2024 service and compensation.

Besides the months of service reported by employers, Form BA-6 shows the number of any additional service months deemed by the RRB. Deemed service months may be credited under certain conditions to an employee who did not work in all 12 months of the year but had creditable tier II earnings exceeding the monthly proration of the creditable tier II earnings maximum for the year. However, the total reported including deemed service months may never exceed 12 in a calendar year, and no service months (reported or deemed) can be credited after retirement, severance, resignation, discharge, or death.

The BA-6 also indicates the number of months of verified military service creditable as service under the Railroad Retirement Act, if the service was previously reported to the RRB. Employees are encouraged to submit proofs of age and/or military service in advance of their actual retirement. Filing these proofs with the RRB in advance will streamline the benefit application process and help prevent payment delays.

(More)

For employees who received separation or severance payments, the section of the form designated “Taxable Amount” shows the amounts of separation allowance or severance payments that were subject to railroad retirement tier II taxes. This information is shown on the form because a lump sum, approximating part or all of the tier II taxes deducted from such payments made after 1984, which did not provide additional tier II credits, may be payable by the RRB upon retirement to qualified employees or to survivors if the employee dies before retirement. The amount of an allowance included in an employee’s regular compensation is shown under “Compensation Amount.”

Form BA-6 also shows, in the section designated “Employee Contributions,” the cumulative amount of tier II railroad retirement payroll taxes paid by the employee over and above tier I social security equivalent payroll taxes. While the RRB does not collect or maintain payroll tax information, the agency computes this amount from its compensation records in order to advise retired employees of their payroll tax contributions for federal income tax purposes.

In the lower-right corner of the form, a field indicates if the employee is eligible to claim unemployment or sickness benefits. The RRB provides detailed instructions for reviewing the form on the agency website at **RRB.gov/BA6**.

Instructions on the back of the BA-6 and the web page explain how to file a protest of service and compensation totals. Requests for adjustments made by employees must be filed within four years of the date the service and/or compensation was to be reported. Formal protest requests need to be in writing or on Form G-70, *Protest Record of Service Months and Compensation*. A protest filed outside the four-year period will not be considered unless exceptional circumstances exist. Examples include injury settlements, dismissal allowances, reinstatement awards, or other retroactive payments for time lost.

If personal information, such as the name, birthdate, sex, or address, is incorrect or incomplete, the employee should contact an RRB field office to have it corrected. For most people, the address of the RRB office serving their area is provided on the bottom of Form BA-6, along with the RRB’s nationwide toll-free number (1-877-772-5772). The hours RRB offices are open to the public can be found on the agency website at **RRB.gov/Field-Office-Locator**.

While an online account is not required for an employee to request a mailed copy of their service and compensation history by clicking on the button labeled “Request Documents” at **RRB.gov/myRRB**, individuals with a **Login.gov** account can review their service and compensation history after signing in at **RRB.gov/myRRB**. Though this alternative record does not replace Form BA-6, it will display the employee’s service and compensation as soon as their employer posts it to RRB systems. Effective July 1, 2025, individuals will need to establish a **Login.gov** account to access this and other secure myRRB services (get retirement benefits estimate, apply for or claim unemployment benefits, claim sickness benefits, access unemployment and sickness tax documents, and view unemployment and sickness account statements). All previously established PIN/password (PPW) accounts will be deactivated on July 1, 2025. Employees are encouraged to create a **Login.gov** account at **RRB.gov/myRRB** to ensure uninterrupted access to secure RRB online services.

(Sample BA-6 next page)



U.S. RAILROAD RETIREMENT BOARD
ERHARD CHORLÉ, JOHN BRAGG, THOMAS JAYNE
MEMBERS

CERTIFIED 05-15-2025

2024 CERTIFICATE OF SERVICE
MONTHS AND COMPENSATION
 SERVICE AND COMPENSATION REPORTED
 FOR PERIOD ENDING DECEMBER 31, 2024

BA 0123 ****

JANE Q PUBLIC
 MAIN ST
 HUB CITY, IL 60000

BIRTH DATE	SEX
03-1972	F

SERVICE AND COMPENSATION ON RECORD FOR REVIEW PERIOD

YEAR	CREDITABLE COMPENSATION	SEPARATION ALLOWANCE/ SEVERANCE PAYMENT		SERVICE MONTHS PROFILE*												TOTAL
		TAXABLE AMOUNT	COMPENSATION AMOUNT	J	F	M	A	M	J	J	A	S	O	N	D	
2024	124,800.00	-----	-----	1	1	1	1	1	1	1	1	1	1	1	1	12
2023	120,400.00	-----	-----	1	1	1	1	1	1	D	D	1	1	1	1	12
2022	109,300.00	-----	-----	1	1	1	1	1	1	1	1	1	1	1	0	11
2021	57,900.00	-----	-----	0	0	0	0	0	0	0	1	1	1	1	1	05

*1 - A reported month; 0 - A month not reported; D - A "deemed" month

CAREER TOTAL RETIREMENT RECORD

CREDITABLE COMPENSATION	SEPARATION ALLOWANCE/ SEVERANCE PAYMENT		SERVICE MONTHS				EMPLOYEE CONTRIBUTIONS
	TAXABLE AMOUNT	COMPENSATION AMOUNT	REPORTED	DEEMED	MILITARY	TOTAL	
998,500.00	-----	-----	210	002	012	224	43,635.00

YOUR 2024 REPORTING EMPLOYER(S)

The service and compensation shown on this form for 2024 were gathered from a report(s) received from the following employer(s): **CRESCENT RAILROAD COMPANY**

RRB OFFICE SERVING YOUR AREA

123 CENTRAL AVENUE
 WINDY CITY, IL 60000

PHONE (877) 772-5772

2024 RUIA EARNINGS

QUALIFIED	QUALIFYING EARNINGS
Y	\$23,820