



# RRB News

## U.S. Railroad Retirement Board

844 North Rush Street Chicago, Illinois 60611-1275

[RRB.gov](http://RRB.gov)

General Information: 877-772-5772

Public Affairs

Media Inquiries: [opa@rrb.gov](mailto: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 2025 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 statement of service and compensation, which is similar to a BA-6 form, through the number's automated menu by selecting option 5 at the end of the recorded greeting. An employee can also request a statement online by clicking the "Request Documents" button at [RRB.gov/myRRB](http://RRB.gov/myRRB).

Form BA-6 provides employees with a record of their creditable 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 BA-6 form to see whether their own records of service and compensation agree with the form.

When reviewing the 2025 compensation total, employees should be aware that only annual earnings up to \$176,100 are creditable for railroad retirement purposes in that year and that \$176,100 is the maximum amount shown on the form. In addition, the BA-6 shows service credited on a month-by-month basis for 2024, 2023, and 2022, when the maximum creditable compensation was \$168,600, \$160,200, and \$147,000, respectively. The form also lists the employer(s) reporting the employee's 2025 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 can be credited to an employee who did not work in all 12 months of the year, maintained an employment relationship in the open months, and 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 portion of the gross payment that was federally taxable. 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 difference between the railroad retirement payroll taxes paid as an employee under the Railroad Retirement Tax Act and the social security payroll taxes an employee would have paid if all of their creditable railroad service had been covered under the Social Security Act. 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 the employee was prevented from making a timely protest by circumstances beyond their control, such as a natural or other disaster.

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 at 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**.

An online account is not required for an employee to request a copy of their service and compensation statement be mailed to them. The employee can make the request by clicking the button labeled “Request Documents” at **RRB.gov/myRRB**. Employees with a **Login.gov** account can review their service and compensation history after signing in to myRRB 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. Employees are encouraged to create a **Login.gov** account at **RRB.gov/myRRB** to access to secure RRB online services. For Login.gov account support, employees should visit **login.gov/contact**.

**(Sample BA-6 next page)**

# # #



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

CERTIFIED 06-15-2026

**2025 CERTIFICATE OF SERVICE**  
**MONTHS AND COMPENSATION**  
 SERVICE AND COMPENSATION REPORTED  
 FOR PERIOD ENDING DECEMBER 31, 2025

**BA 0123 \*\*\*\***

R W TROUP JR  
 100 ROUTE 66  
 PIER CITY, USA

BIRTH DATE	SEX
07-1976	M

**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			
2025	124,200.00	-----	-----	1	1	1	1	1	1	1	1	1	1	1	1	1	1	12
2024	119,300.00	-----	-----	1	1	1	1	1	1	D	D	1	1	1	1	1	12	
2023	114,700.00	-----	-----	1	1	1	1	1	1	1	1	1	1	1	1	0	11	
2022	66,000.00	-----	-----	0	0	0	0	0	0	0	1	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	
995,600.00	-----	-----	211	002	012	225	43,635.00

**YOUR 2025 REPORTING EMPLOYER(S)**

The service and compensation shown on this form for 2025 were gathered from a report(s) received from the following employer(s): **FREEDOM TRAIN, LTD.**

**RRB OFFICE SERVING YOUR AREA**

FEDERAL BUILDING  
 123 CENTRAL AVENUE, RM 2946  
 WINDY CITY, IL 60000

PHONE (877) 772-5772

**2025 RUIA EARNINGS**

QUALIFIED	QUALIFYING EARNINGS
Y	\$24,780