



**U.S. RAILROAD RETIREMENT BOARD**

CERTIFIED

BA

**2001 CERTIFICATE OF SERVICE MONTHS AND COMPENSATION**  
**SERVICE AND COMPENSATION REPORTED FOR PERIOD ENDING DECEMBER 31, 2001**

SOCIAL SECURITY NUMBER	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
2001																
2000																
1999																
1998																

\* 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 SERVICE	TOTAL	

**YOUR 2001 REPORTING EMPLOYER(S)**

The service and compensation shown on this form for 2001 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 2001. 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, social security number, birth date and sex shown at the top of this form.** If your last name shows only five letters, your birth date shows as 99-99, and your sex code shows as U(nknown), 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, Service Months Profile, and Total months for year.

**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 2001 is \$80,400.00. Tier II earnings (not shown on this form) are used for Tier II benefit purposes. The reportable Tier II maximum for 2001 is \$59,700.00.
- "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" block shows the total number of verified months of military service performed in the Armed Forces that are creditable under the RRA, which have been counted as railroad service. **NOTE:** Some military service may not be creditable under the RRA. A month that was reported or deemed can not also be counted as a military service month.
- The "Employee Contributions" amount is not a payment or income that you received. It 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. You can use the employee contributions amount when you retire to determine the portion of your railroad retirement annuity payments that is not subject to federal income tax. If you retired during 2001, this certificate may have additional contributions not included in Box #3 of the last Form RRB-1099-R tax statement sent to you. We will report any adjustments to your employee contributions amount on your Year 2002 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 2001 Reporting Employer(s)" section**, which can show up to three employers who reported 2001 service and compensation for you.

**HOW TO FILE A PROTEST** - If you believe your 1998-2001 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. The form is available at 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—ESTC, 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	2001	2000	1999	1998
Last Date to File a Protest	February 28, 2006	February 28, 2005	February 29, 2004	February 28, 2003

**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**

- Shorten the processing time for your future benefit application by submitting proof of your *military service* and *birth date (proof of age)* now. 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 and recording of your military service information. Your local RRB office will explain how to obtain acceptable evidence for proof of military service and age.
- Visit our Web site at <http://www.rrb.gov>. You may read (or download) explanations of how the information on this form relates to benefits you or your family may receive. At this site, you may also request a *history statement* that details your entire railroad career service and compensation by year.
- Call our automated RRB HelpLine at **1-800-808-0772** to obtain a history statement and/or computerized information about unemployment or sickness benefit claims and payments.
- 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 business can be conducted by telephone, 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.