



WHEN CAN I RETIRE?

I'm the spouse of an employee retiring
with less than 30 years of service.

A SPOUSE BORN IN*	AT AGE 62, ANNUITY REDUCED BY**	OR	NO ANNUITY REDUCTION IF RETIREMENT AGE IS AT LEAST
1943 through 1954	30.00%		66
1955	30.833%		66 and 2 months
1956	31.667%		66 and 4 months
1957	32.50%		66 and 6 months
1958	33.333%		66 and 8 months
1959	34.167%		66 and 10 months
1960 or later	35.00%		67

These reductions also apply to divorced spouses.

*A person attains a given age the day before his or her birthday, and those born on the first or second day of a month are eligible for an annuity beginning date on the first of that month.

****For the spouse of an employee who has less than 10 years of railroad service** - If the spouse is already entitled to an age-reduced social security benefit, the age reduction in her/his tier I will be based on the age reduction applicable on beginning date of her/his social security benefit, even if she/he is already of full retirement age on beginning date of her/his railroad retirement annuity.

NOTE - If the employee had any rail service before August 12, 1983, the spouse's tier II reduction remains 25% and her/his full retirement age remains 65 for tier II purposes.