

## Frequently Asked Questions

<p><b>How do I learn more about Railroad Retirement Benefits?</b></p>	<p><a href="http://www.rrb.gov">www.rrb.gov</a></p>
<ul style="list-style-type: none"> <li>• How do I set up direct deposit for my pension check?</li> <li>• How do I change my Federal Income Tax Withholding from my pension check?</li> <li>• Where do I get a retirement application?</li> <li>• How do I report the death of an employee or retiree?</li> <li>• Where do I get model QDRO language?</li> </ul>	<p>Contact the Retirement Team at 1-877-451-2363.</p> <p>Please be sure to have the retiree's Social Security number available</p>
<p><b>When should I apply?</b></p>	<p>Signed retirement applications should be submitted no sooner than 90 days prior to the date you want your retirement to commence.</p>
<p><b>Will I need to send anything with the application?</b></p>	<p>Yes, you will need to provide a proof of age document with your application. Examples of acceptable documents are:</p> <ul style="list-style-type: none"> <li>• Photocopy of an official birth certificate</li> <li>• Photocopy of valid drivers license (with the DOB clearly legible)</li> </ul> <p>If you are married, you will also need to provide:</p> <ul style="list-style-type: none"> <li>• Photocopy of a proof of age document for your spouse (above)</li> <li>• Photocopy of your marriage certificate or license</li> </ul>
<p><b>When am I eligible to apply for early retirement?</b></p>	<p>You may commence your early retirement benefits on the first day of the month following your 55th birthday, if you have at least 10 years of vesting service</p>
<p><b>Will my retirement benefits be reduced if I retire early?</b></p>	<p>Yes. If you choose to commence benefits prior to your normal retirement date (age 65), your benefits will be subject to an early retirement reduction factor.</p>
<p><b>Will I be eligible for medical coverage after I retire?</b></p>	<p>Only former BN and SF employees that were in Salaried Exempt positions on 9/22/95 and remained in Salaried Exempt employment until they commence benefits under the BNSF Retirement Plan may be eligible for grandfathered and Retiree medical benefits. For more information contact The Benefits Center at 1-877-451-2363.</p>
<p><b>Will I be eligible for dental coverage after I retire?</b></p>	<p>Your dental coverage will cease upon termination or retirement. However, you may elect COBRA dental coverage through Benefit Concepts for eighteen months after your retirement.</p>
<p><b>What do I need to consider if I leave exempt employment prior to age 55?</b></p>	<p>When you retire, you will not be eligible for retiree medical benefits, exempt company-paid life insurance, or the Early Retirement Supplemental Benefit.</p>
<p><b>Am I eligible for a lump sum distribution if I am vested in the Retirement Plan and leave BNSF prior to age 55?</b></p>	<p>If you leave BNSF and have a vested Retirement Benefit, you will automatically receive an elections packet within 12 months of your termination date. If the lump sum value of your accrued benefit is less than \$25,000, then you will have the option to</p>

	receive a lump sum distribution.
<b>I was an exempt employee and a participant in the BNI Plan as of December 31, 1988; how does this affect my ability to take a lump sum pension benefit?</b>	If you were a participant in the BNI Pension Plan on December 31, 1988 and if you terminate employment with all participating companies before you are eligible for an early retirement benefit, you may elect to receive your entire Plan benefit in a lump sum, regardless of whether the present value of your benefit is less than \$25,000.
<b>I am retired, how do I change my address?</b>	Your address change may be mailed to:  Human Resources Information Systems P. O. Box 961055 Fort Worth, TX 76161-0055, or fax it to 1-817-352-7109  Please be sure to include the following information: <ul style="list-style-type: none"> <li>• Your Name</li> <li>• Social Security Number</li> <li>• New Address</li> <li>• Daytime Phone Number</li> </ul>
<b>My divorce decree stipulates that my ex-spouse is entitled to a portion of my pension, what do I need to do?</b>	A divorce decree is not sufficient to legally divide your benefits from the Burlington Northern Santa Fe Retirement Plan. In order to legally divide your benefits a domestic relations order must be submitted, reviewed and determined to be qualified under the terms of the Plan.
<b>How do I get my domestic relations order qualified?</b>	You may need to seek legal counsel to draft a domestic relations order. The Retirement Team has model language that your attorney can use when drafting your domestic relations order. Using the model language can help reduce the number of revisions necessary for a domestic relations order to be deemed as qualified.
<b>If I have questions that are not answered here or want more detailed information, where can I get it?</b>	<a href="http://www.bnsf.com/employees/retirees/exempt/summary.html">http://www.bnsf.com/employees/retirees/exempt/summary.html</a>