

Your Retirement Income

Taking charge of your retirement income early will help you make smart decisions toward a financially secure retirement.

For most Amtrak agreement-covered employees, your retirement income will come from a combination of these sources:

- > Railroad retirement benefits or Social Security retirement benefits
- > Your account balance in the Retirement 401(k) Savings Plan
- > The Retirement Income Plan (if you have credited service as an Amtrak non-agreement employee prior to April 1, 2013)

You may also have personal savings and/or retirement benefits from a previous employer that you can use for income in retirement.

Before you retire, you should learn as much as you can about the money you'll receive from these sources and when and how to begin payments.

