



National Active and Retired Federal Employees Association

BENEFITS FROM JOINING NARFE

"There is no guarantee to your [Federal employee] pension . . . If you think it is guaranteed, you have another thought coming because the world economic system is going to determine whether we can honor that pension. That is what is coming. We are very close." **Senator Tom Coburn, July 2009**

❖ An Organization Dedicated To Protecting Your Pension & Other Earned Benefits

- NARFE Is Currently Working
 - To preserve the COLAS and other features of CSRS and FERS retirement plans.
 - ✓ In 1985, Congress eliminated COLAS for current and future Federal retirees, but not for Social Security recipients. Due to NARFE's efforts, action was overturned in 1986
 - To ensure that Federal Health Benefits Plans for Retirees are not compromised by health care reform changes.

OF COURSE, THE MORE MEMBERS WE HAVE, THE STRONGER OUR VOICE

❖ Alerts Regarding Proposed Laws & Rules (Federal And State) Affecting Your Earned Retirement Benefits

- EXAMPLE: Resource paper on Medicare and the FEHBP system.
- NARFE also provides training and easy methods of contacting your Senator or Representative

❖ Answers to your questions about retirement benefits – from both the National HQ (via email or phone) and your local chapter

❖ Monthly Magazine With Informative Articles

- Recent articles covered
 - Long Term Care Insurance
 - Detailed explanation of the proposed "chained CPI" COLA
 - Volunteering for clinical trials for Alzheimer research
 - Postal reform proposals

❖ Travel-Related Discounts And Credit Card Perks

- Sometimes better than AARP or AAA

❖ Access To NARFE Premier Credit Union

- Rewards Checking
- Credit Cards w/ good rates & reward points
- Auto Loans
- Mortgages
- Various Retirement Planning Tools
- Free ATMs

❖ Being Part Of Contributing Over \$10 Million To Alzheimer's Research

NARFE DUES START AT JUST \$40/YEAR!!!

To join the [Chapter Name & #], send in the application and call [Chapter contacts].