



# National Postal Mail Handlers Union

## THE BREAKDOWN

### COST OF LIVING ALLOWANCES UNDER FERS AND CSRS

*(An Overview of Your Benefits)*  
*Federal Employees Retirement System*

#### Cost-of-Living Adjustments (COLA's)

Survivors and disability retirees receive a COLA regardless of their ages; however, disability retirees receiving 60% of their average pay do not receive a COLA during the first year. All other retirees begin to receive COLA's at age 62.

The amount of the annual COLA percentage is based on the increase in the Consumer Price Index (CPI):	
<b>Increase in CPI</b>	<b>Annual COLA Percentage</b>
Up To 2%	Same as CPI increase
2% to 3%	2%
3% or more	CPI increase minus 1%

### CSRS Retirement Guide

#### Cost-of-Living Adjustment

After retirement, you are entitled to an annual cost-of-living adjustment (COLA) increase. Under the current retirement law, COLA increases are effective December 1 of each year. Your first COLA increase as a retiree, however, is prorated. You receive 1/12 of the applicable increase for every month (or partial month) you have been in a retired status.



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