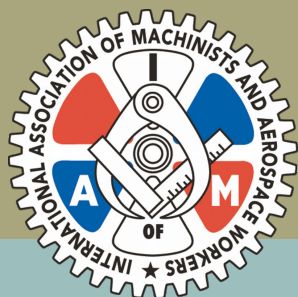




TCU BENEFITS

For a TCU Railroad Member Retiring This Year -
What is my Union Contract Worth?



\$4 Million

TCU Fringe Benefits

Health & Welfare

Life Insurance, Accidental Death &
Dismemberment and
On-Duty Injury Coverage

Vision & Dental

Early Retirement Major Medical Benefits

Supplemental Sickness, Sick Days,
Vacation, Personal Leave and Holidays



TCU Dues Paid Over the Past 30 Years

\$20,581

Current Average TCU Railroad Retirement Annuity

\$49,080 - With Spousal \$67,752

Average 30 Year Wage of a TCU Railroad Position

\$1,614,813

Average 30 Year Fringe Benefits of the TCU Railroad Contract

\$750,012

**Total Wages and Fringe Benefits over a
30 year TCU Railroad Career**

\$2,364,825

**The RRB Estimates Total Annuity Paid Over an
Average Railroad Retirement with Spousal and
Cost-of-Living Increases is Over**

\$2,000,000

**You Paid Your Dues \$20,581 – In Return you Received \$4.36
Million in Lifetime Earnings and Benefits - Your Dues Amounted
to Less than 1/2 of 1 Percent of What you Received
Return on Investment is 21,108%**