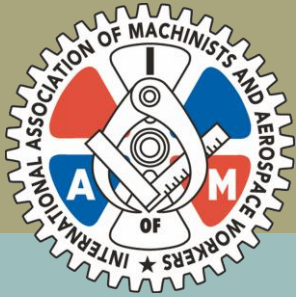




# TCU BENEFITS

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



# \$4.6 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

**\$23,805**

Current Average TCU Railroad Retirement Annuity

**\$54,720 - With Spousal \$79,560**

Average 30 Year Wage of a TCU Railroad Position

**\$1,850,097**

Average 30 Year Fringe Benefits of the TCU Railroad Contract

**\$839,076**

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

**\$2,689,173**

**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 \$23,805 – In Return you Received over \$4.6 Million in Lifetime Earnings and Benefits - Your Dues Amounted to Less than ½ of 1 Percent of What you Received 30 Year Return on Investment is 19,598%**