

Explanation of NARFE Dues

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Membership in NARFE is open to civilians who are or will be eligible to receive an annuity or survivor annuity from the federal retirement program of an agency of the United States government. At this time, NARFE membership may be either for National plus Chapter membership or National-Only membership, at the option of the member.

Initial NARFE Membership

The initial membership in NARFE is for one year and a membership application can be made by mail using a printed membership application, online at www.narfe.org, or by phone at 800-456-8410. The initial NARFE membership cost is currently \$48.00 for all eligible potential members payable in one lump sum or \$48.00 in monthly payments for retired federal employees and their spouses, or for surviving spouses receiving a federal survival annuity deducted from their federal annuity.

This initial membership fee is shared between the NARFE National office, the member’s Federation, and the Chapter that the new member chooses to join. Members who chose a Chapter belong to the Federation in which the Chapter is chartered; otherwise their Federation membership is based on their State of residence. The applicable Federation would receive 10% of the membership fee, the applicable Chapter would receive 1/6 of the membership fee, and the NARFE National office would retain the remainder of the membership fee. If the \$48.00 lump sum amount is selected by the joining member, the applicable Federation and the applicable Chapter would receive their share of the payment at approximately the middle of the month following the month the member joins NARFE. If the \$48.00 amount in monthly payments, commonly referred to as dues withholding, is selected, this amount will be deducted monthly over a one-year period from the joining member’s federal annuity. For the initial dues withholding payment of \$48.00, the applicable Federation will receive their 10% share in monthly installments beginning about the middle of the month in which the dues are deducted from the federal annuity; and the applicable Chapter will receive their share, as a one-time payment, at approximately the middle of the month in which the dues are first deducted from the federal annuity. Via the NARFE National Bylaws, NARFE has the authority to implement additional dues amounts as an encouragement of additional new members to join NARFE; but the 10% share for the applicable Federation and the 1/6 share for the applicable Chapter would be part of any new initial dues amounts.

Initial NARFE Membership Type	NARFE Dues Cost	National-Only Membership		National plus Chapter Membership		
		National Share (90%)	Federation Share (10%)	National Share	Federation Share (10%)	Chapter Share
Single Payment	\$48.00	\$43.20	\$4.80	\$35.20	\$4.80	\$8.00
Dues Withholding	\$48.00	\$3.60/month	\$0.40/month	\$2.94/month	\$0.40/month	\$7.92

NARFE Membership Renewal

NARFE membership may be renewed as follows and is shared between the NARFE National office, the Federation of the State in which the member resides, and the Chapter that the member has chosen to join:

- One-Year,
- Two-Year,
- Three-Year,
- Dues Withholding, and
- Life.

The basic renewal dues categories are further split between the National plus Chapter subcategory and the National-Only subcategory.

Yearly NARFE Membership

The One-Year, Two-Year, and Three-Year dues have further splits that are easiest to differentiate using codes in the membership listing in the AMS. The following table is provided to show the current general structure, as of January 1, 2024, of the One-Year, Two-Year, and Three-Year dues categories.

	National-Only Membership			National plus Chapter Membership			
	Dues Amount	National Share	Federation Share (10%)	Dues Amount	National Share	Federation Share (10%)	Chapter Share
One-Year Dues	\$48.00	\$43.20	\$4.80	\$48+1yr. Chapter Dues	\$43.20	\$4.80	1 yr. Chapter Dues
	\$25.00	\$22.50	\$2.50	\$25.00	\$14.16	\$2.50	\$8.34
	\$38.00	\$34.20	\$3.80				
Two-Year Dues	\$92.00	\$82.80	\$9.20	\$92+2yr. Chapter Dues	\$82.80	\$9.20	2 yr. Chapter Dues
	\$45.00	\$40.50	\$4.50	\$45.00	\$40.50 – 1 yr. Chapter Dues	\$4.50	1 yr. Chapter Dues
Three-Year Dues	\$126.00	\$113.40	\$12.60	\$126+3 yr. Chapter Dues	\$113.40	\$12.60	3 yr. Chapter Dues
	\$60.00	\$54.00	\$6.00	\$60.00	\$54 - 2 yr. Chapter Dues	\$6.00	2 yr. Chapter Dues

The dues amounts listed in the above table as \$25.00, \$45.00, and \$60.00 are a special dues that NARFE implemented when NARFE first allowed active federal employees and their spouses to become NARFE members. These dues were used to encourage these federal employees and their spouses to join NARFE; however, at the end of 2006, these reduced dues were no longer

offered; and, from then on, only the standard dues rates were offered to active federal employees and their spouses. Active federal employees and their spouses who joined NARFE prior to the end of 2006 have been allowed to continue to pay these reduced dues amounts as long as they remain active federal employees. NARFE Headquarters is currently checking the federal employment status of these members and, when appropriate, phasing out these special dues when NARFE membership is renewed.

The dues amount listed in the above table as \$38.00 is a special one-year dues authorized by NARFE Headquarters for those NARFE members renewing their NARFE membership through the assistance from federal benefits experts. This dues amount is stated in the contract with Retired Federal, LLC, to make federal benefits assistance available on a special as needed basis. Very few members are listed in the AMS with this special one-year dues.

Dues Withholding Membership

A method available only to retired federal employees, their spouses, and for surviving spouses receiving federal survival annuities is Dues Withholding. This method allows NARFE dues to be withheld, on a monthly basis, from a member’s federal annuity. As previously stated, this renewal dues category is further split between the National plus Chapter subcategory and the National-Only subcategory. This dues amount will be deducted monthly over a one-year period from the joining member’s federal annuity and will continue to be deducted until the member notifies NARFE to stop withholding dues or until the member dies and the federal annuity stops being paid. The following table is provided to show the distribution of these dues, as of January 1, 2024.

National-Only Membership			National plus Chapter Membership			
Dues Amount	National Share (90%)	Federation Share (10%)	Dues Amount	National Share (90%)	Federation Share (10%)	Chapter Share
\$42.00	\$3.15 / month	\$0.35 / month	\$42 + 1yr. Chapter Dues	\$3.15 / month	\$0.35 / month	1 yr. Chapter Dues

Please note, although the above table indicates that the Chapter Share is one year of Chapter dues, the Chapter may not receive the full amount since the monthly withholding is rounded down to the nearest penny. For example, if Chapter dues are \$10.00 per year, the monthly amount deducted from a federal annuity would be \$4.33, and the resultant Chapter share would be \$9.96, not \$10.00. The resultant Chapter share is distributed to the Chapter at approximately the middle of the first month of the collection year as a lump sum, the National share is distributed at the beginning of each month, and the Federation share is distributed monthly at approximately the middle of each month.

Life Membership

The fifth NARFE dues category is Life Membership. All NARFE members are eligible for Life Membership in NARFE. The cost of Life Membership is actuarially based on the member's age at the time of the Life Membership application. Currently, Life Membership may be paid for in one lump sum or in four quarterly payments. As with the previously discussed NARFE dues categories, the Life Membership category is further split between the National plus Chapter subcategory and the National-Only subcategory. For the National plus Chapter subcategory, the dues are National Life Membership dues plus annual payment of Chapter dues at the beginning of each anniversary year of the start of Life Membership. Chapter dues are distributed at approximately the middle of the month following the month during which the Chapter dues are paid. National Life Membership dues are collected and placed in a trust fund from which monthly payments on active Life Memberships are made to NARFE National and to the appropriate Federation on the following basis per Life Member. The distributed amount is 1/12 of the NARFE annual dues in place at the time the member paid for and became a Life Member.

Initiation Date	National Dues (annual)	National-Only Membership		National plus Chapter Membership		
		National Share (90%) monthly	Federation Share (10%) monthly	National Share (90%) monthly	Federation Share (10%) monthly	Chapter Share annually
Pre-1986	\$9.00	\$0.6750	\$0.0750	\$0.6750	\$0.0750	One Year Chapter Dues*
Pre-1990	\$12.00	\$0.9000	\$0.1000	\$0.9000	\$0.1000	
Pre-1996	\$15.00	\$1.1250	\$0.1250	\$1.1250	\$0.1250	
Post-1996	\$20.00	\$1.5030	\$0.1670	\$1.5030	\$0.1670	
Post-2004	\$29.00	\$2.1780	\$0.2420	\$2.1780	\$0.2420	
Post-2011	\$40.00	\$2.9970	\$0.3330	\$2.9970	\$0.3330	
Post-2021	\$48.00	\$3.6000	\$0.4000	\$3.6000	\$0.4000	

***Note** – A few NARFE Chapters have decided to not charge NARFE Life Members Chapter dues and have stated so in their bylaw; therefore, for those NARFE Chapters the annual Chapter Share listed in this table would be \$0.00.

NARFE Honorary Membership

Another form of NARFE membership is Honorary Membership. This type of membership can be considered a form of Life Membership, except there is no membership payment required by the member and there is no money received by NARFE National, a Federation, or a Chapter. The NARFE National Bylaws state that the requirements for this type of membership are:

- Nomination for Honorary Membership by the member's Chapter,
- At least 20 years of NARFE membership, and
- An age of at least 85 years.

The issuance of Honorary Memberships was halted in October 2008. There are currently some Honorary Members still within NARFE membership who are either National-Only members or National plus Chapter members; however, their numbers are declining as members pass away.

Chapter Dues Complication

A further complication in the NARFE dues structure is that every NARFE Chapter has the authority to determine what their Chapter dues should be. This dues amount is stated in each Chapter's Bylaws. As of January 1, 2024, there were 29 different NARFE Chapter dues amounts specified by NARFE Chapters, ranging from \$0.00 per year to \$20.00 per year. This variation in Chapter dues affects the price of all National plus Chapter membership renewal dues, except for those previously identified as Yearly NARFE Membership dues of \$25.00, \$45.00, and \$60.00.