

In Person Meeting Talking Points: Equal COLA Act

*The talking points below should serve as a guide for NARFE members preparing for in-person meetings with members of Congress and their staff. **This document is not intended to be handed out.** Before your meeting, please be sure to fill in the brackets with the relevant information. You can find issue briefs that you may leave with legislators and their staff on NARFE's [website](#).*

Introductory Talking Points

- I am a retired federal employee, having worked for [AGENCY] over [NUMBER OF YEARS] years, and a member of the National Active and Retired Federal Employees Association (NARFE).
- As a long-serving federal employee, I earned my pay, annuity and health benefits. [Discuss what you did over the course of your career in public service and how it helped other Americans, particularly those in your state.]
- We are here today to discuss an issue that are important to me and other federal retirees:

Supporting Full Cost-of-Living Adjustments (COLAs)

Once you've addressed the introductory talking points, focus on the issues below.

The Equal COLA Act

House of Representatives

- **If your Representative is already a cosponsor** of H.R. 866, please thank him/her for doing so and ask that he/she work with committee and congressional leadership to move the bill through the legislative process.
- **If your Representative is not yet a cosponsor**, ask them to please cosponsor H.R. 866 so the value of the FERS annuity doesn't erode due to inflation.

Senate

- **If your Senator is already a cosponsor** of S. 3194, please thank him/her for doing so and ask that he/she work with committee and congressional leadership to move the bill through the legislative process.
- **If your Senator is not yet a cosponsor**, ask them to please cosponsor S. 3194 so the value of the FERS annuity doesn't erode due to inflation.

Both

- The Equal COLA Act, H.R 866/S. 3194, would provide the full cost-of-living adjustment (COLA) for Federal Employee Retirement System (FERS) annuities, which would be in line with the full COLAs that CSRS retirees and Social Security beneficiaries currently receive.
- Current law reduces COLAs for FERS annuities when the COLA is higher than 2 percent, eating away at the value of the annuity over time.
- The FERS COLA is held at 2 percent if the full COLA falls between 2 and 3 percent, and it reduces FERS COLAs by one percentage point if the full COLA exceeds 3 percent.
- Over the course of a retirement, and based on historical inflation figures, an average FERS annuity would lose nearly \$88,000 over a 30-year retirement.