



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

\$18,395

Current Average TCU Railroad Retirement Annuity

\$44,610 - With Spousal \$61,680

Average 30 Year Wage of a TCU Railroad Position

\$1,472,650

Average 30 Year Fringe Benefits of the TCU Railroad Contract

\$631,746

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

\$2,104,396

**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 \$18,395 – In Return you Received \$4 Million
in Lifetime Earnings and Benefits - Your Dues Amounted to Less
than ½ of 1 Percent of What you Received
Return on Investment is 21,748%**