



# TCU BENEFITS

For a TCU Railroad Member Retiring in 2013 -  
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

**\$16,318**

Current Average TCU Railroad Retirement Annuity

**\$42,120 - With Spousal \$58,680**

Average 30 Year Wage of a TCU Railroad Position

**\$1,324,235**

Average 30 Year Fringe Benefits of the TCU Railroad Contract

**\$550,929**

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

**\$1,875,158**

**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 \$16,318 – In Return you Received \$4 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 24,413%**