



DEPARTMENT OF THE ARMY
US ARMY INSTALLATION MANAGEMENT COMMAND
2405 GUN SHED ROAD
JOINT BASE SAN ANTONIO FORT SAM HOUSTON, TX 78234-1223

February 26, 2020

REPLY TO REPLY TO
 ATTENTION OF

NAF Employee Benefits Office

Dear Army NAF Annuitant:

I am sending you, as promised, an update to let you know that the transition from John Hancock as your Annuity Service Provider to the Army NAF Benefits Office is proceeding as planned, with your April 1st, 2020 annuity payment being paid by Wells Fargo Bank.

In addition, you will also see the cost of living adjustment (COLA) being applied, if applicable, to your April 1st, 2020 annuity payment. Cost of living adjustments are based on the annual change in the Consumer Price Index for All Urban Consumers (CPI-U). Army NAF retirees who have been receiving benefits for at least 12 months are eligible for the full COLA of 1.6% monthly increase. Retirees who have been receiving benefits for less than 12 months will receive a prorated COLA in 2020 based on the below chart in accordance to your annuity commencement date. In 2020 and succeeding years, they will receive the full 1.6% for 2019 plus any additional COLA awarded by the U.S. Bureau of Labor Statistics for those subsequent years.

Annuity Commencement COLA Percentage

January 2019 or before	1.60%
February 2019	1.47%
March 2019	1.33%
April 2019	1.20%
May 2019	1.07%
June 2019	0.93%
July 2019	0.80%
August 2019	0.67%
September 2019	0.53%
October 2019	0.40%
November 2019	0.27%
December 2019	0.13%

The NAF Employee Benefits Office will now be your primary service center for any questions you may have and to assist you with any changes regarding your monthly retirement annuity such as updates to tax withholding statements, addresses, and bank routing information, etc. Please keep in mind that we will do our best to assist with

general tax questions, but we are not tax advisors. You will be best served by contacting your own tax advisor to address specific questions relating to your own tax situation.

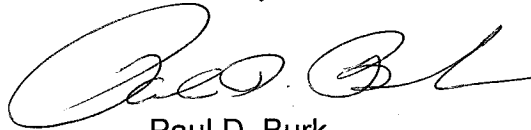
Please continue to visit our Frequently Asked Questions (FAQ) page at nafbenefits.com/annuity-FAQ. Should you still have questions that aren't answered on the FAQ page, please click "contact us" on the FAQ website and your questions will be referred directly to a member of our Retirement Team who will respond to you.

All correspondence may be faxed to 210-466-1631 (Attn: Retirement Team) or mailed to the following address:

HQ IMCOM G9 - NAF Personnel Services
2405 Gun Shed Rd., Bldg. 2261
Attn: Retirement Team
JBSA Fort Sam Houston, TX 78234

Thank you for your continued support as we strive to modernize and improve our systems to enhance your overall customer service experience.

Sincerely,

A handwritten signature in black ink, appearing to read "Paul D. Burk". The signature is fluid and cursive, with a large initial "P" and "B".

Paul D. Burk
Director, G9