

NAF RETIREES

Benefits News

MESSAGE TO OUR RETIREES

As we welcome the upcoming quarter, I would like to take a moment to share an important update and reaffirm our continued commitment to supporting our valued NAF annuitants. We are pleased to announce that, consistent with plan provisions and the applicable Consumer Price Index, a **2.8% Cost-of-Living Adjustment (COLA) will be applied to eligible retirement benefits effective April 1st, 2026**. This adjustment reflects our ongoing effort to help your benefits keep pace with inflation and economic conditions.

At the same time, I want to sincerely apologize for the recent errors identified on some 1099-R tax forms. These issues occurred during a transition to a new vendor system, which unfortunately did not perform as expected during initial print of the 1099-Rs. While system modernization is necessary to ensure long-term accuracy and security, we recognize that this transition created inconvenience and frustration for some of our retirees — particularly



during an already stressful tax filing season. Please know that correcting these errors and restoring confidence in our processes has been our highest priority. Our team worked closely with the vendor to identify affected records, issue corrected forms where required, and implemented additional quality control measures to prevent similar issues in the future.

We truly appreciate your patience, understanding, and professionalism as we worked through these challenges. Your retirement benefits matter, and we remain fully committed to ensuring accurate, timely, and dependable service going forward.

If you have questions or need assistance related to your tax documents or benefit adjustments,

please contact the Employee Benefits Office using the information provided in this newsletter. Our staff stands ready to assist you.

Please enjoy the additional information featured in the newsletter. Thank you for your continued trust and for your service.

COLA UPDATE

As previously mentioned - a 2.8% Cost of Living Adjustment (COLA) was applied to the 1 April 2026 retiree payments. Army NAF retirees retired at least 12 months will receive the full 2.8%. Those retired less than 12 months will receive a prorated COLA based on their 2025 retirement month. For the full prorated chart, visit www.nafbenefits.com



SCAN QR



401(K) TAX PREPARATION UPDATE FOR ARMY NAF RETIREES

Dear Retirees,

Tax season is here, and it's important to make sure you have all the necessary documents for filing. If you took a distribution or withdrawal from your Army NAF 401(k), you will need to access your 1099-R form to report those amounts. Fidelity mails 1099-R forms to retirees. However, if you have not received your 1099-R form by mail or prefer to access it digitally, you can easily download it through Fidelity's NetBenefits platform.

Here's how to access your 1099-R form online:

1. Log into your Fidelity NetBenefits account online at NetBenefits.com
2. Navigate to Bank/Tax Information
3. Click on the Tax form tab to find your 1099-R form(s)
4. Download the form for your tax filing

NEED ASSISTANCE?

For any questions, help with your 1099-R, financial planning, account updates, or other inquiries, you can call or visit Fidelity for support.

- **Customer Service:** Contact Fidelity's customer service at 1-800-835-5093.
- **In-Person Support:** Prefer to speak with a representative face-to-face? Visit the Fidelity

branch locator to find the nearest branch and schedule an appointment.

In person branch locator:
www.fidelity.com/branches/overview



QUESTIONS ABOUT MEDICAL OR LIFE INSURANCE COVERAGE?

If you have specific questions regarding your medical coverage, please connect with our Medical Team who are the subject matter experts to get the answers you need! They are best able to help you with specific plan questions and all things medical coverage. They can be reached by **phone or email: 1-855-872-7704 or NAFMedical@army.mil.** Additional information about the Aetna medical plans can be found on our website www.nafhealthplans.com along with the current medical premium rates. Rates change from year-to-year, which take effect January 1st.



FORMS & INFORMATION RESOURCES

For changes to your Direct Deposit, W4-P, and Change of Address - blank forms can be found in the Forms link on the right side of our webpage: www.armymwr.com/employee-portal/naf-personnel-services/naf-retirement. You can download, complete, and submit the form(s) to: NAFRetirement@army.mil. **The best way to know if we have your current information is whether you are receiving a Monthly Pay Statement and your most recent tax document(s).**

SURVIVOR/BENEFICIARY INFORMATION

When the time comes, your survivor/beneficiaries should contact our office to notify us of your death. For the initial notification we need the retiree's full, legal name and date of death; verification of birth date and social may be required to confirm the employment record. A copy of the death certificate is also required and can be sent via email, mail, or fax to our office. Please be sure to copy all the emails below on the correspondence, in order to ensure that all entitled benefits are paid out accordingly.



Toll Free: (855) 872-7704
 Fax: (210) 466-1631
 Emails: NAFRetirement@army.mil
 NAFLife@army.mil
 NAF401K@army.mil

MAILING ADDRESS

Department of the Army
 Attn: IMCOM, G9-EBO
 2405 Gun Shed Road-Bldg. 2261
 JBSA Fort Sam Houston, TX 78234

RESOURCE LIST:

COMING SOON: BENEFITS FAQ, FORMS AND GENERAL INFORMATION

www.armymwr.com/employee-portal/naf-personnel-services/naf-retirement

Submit the form to:

NAFRetirement@army.mil

NAF 401(K) PLAN ADMINISTRATOR

Fidelity Saving Plan Information

Contact: (800) 835-5093

Website: www.401k.com

Email: NAF401K@army.mil

Phone: 855-872-7704

(Select Option 3 for 401k)

REQUEST FIDELITY DISTRIBUTIONS

Contact: (800) 835-5093

Website: www.401k.com

MEDICARE

NAF Employee Benefits Medical team **Toll**

Free: (855) 872-7704

Email: NAFMedical@army.mil

Additional information about the Aetna medical plans can be found on our website www.nafhealthplans.com

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