

## Cost of Living Adjustment

A 2.5% Cost of Living Adjustment (COLA) will be applied to the **April 1, 2025**, retiree payments. Army NAF retirees who have been retired for a minimum of 12 months are eligible for the full COLA of 2.5%. Retirees who have been receiving benefits for less than 12 months will receive a prorated COLA in 2025 based on the month they retired in 2024. For example, if you retired in January 2024, you would receive the full 2.5%, but if you retired in August 2024, a 1.04% COLA would be applied. Please refer to the chart below:

<b>Annuity Started</b>	<b>COLA Percentage</b>
January 2024 or before	2.5%
February 2024	2.29%
March 2024	2.08%
April 2024	1.88%
May 2024	1.67%
June 2024	1.46%
July 2024	1.25%
August 2024	1.04%
September 2024	0.83%
October 2024	0.63%
November 2024	0.42%
December 2024	0.21%