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April 11, 2025

To: CWA Local 2100 Members  
 CWA Local 2100 Leadership

From: Scott E. Ferguson

Re: Clarifying Service Pension Eligibility

Date: April 7, 2025

We continue to see confusion among members about service pension eligibility — particularly from those who believe they qualify when they do not. This misunderstanding can have serious consequences for retirement planning.

Here’s the key point: with the exception of 30 years of service at any age, every other pension eligibility category requires both a minimum age and a minimum number of years of service. It’s a two-part requirement—not simply a matter of adding your age and years of service together.

Here’s the eligibility chart from the contract:

<b>  Your Age</b>	<b>  Net Credited Service</b>
Any age	30 years or more
At least age 50	25 years or more
At least age 55	20 years or more
At least age 60	15 years or more
Age 65 or older	10 years or more

While each combination adds up to 75, this is not a simple “Rule of 75”. You must meet *both* the age and service requirements for your band.

Example:

A member who is 57 with 18 years of service is not eligible. Even though  $57 + 18 = 75$ , they don’t meet the 20-year service requirement for the 55+ bracket. They must work two more years to qualify.

If you have any questions, call the local, give us a ring, and jump on the workshops. We do two workshops each month covering your benefits and a host of other curriculum developed for CWA members. Even if you are years away from retirement, you will find them helpful.

Sincerely,

*Scott E. Ferguson*

Scott E. Ferguson  
 Wealth Manager

*Mark D. Diver*

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 Wealth Manager

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