



IBEW® The right choice!

What additional benefits does a “BA” member gain by becoming an “A” member in the IBEW?

1. **Normal Pension** - An “A” member of the I.B.E.W. in continuous good standing with 5 or more years immediately preceding his application, who is at least 65, shall receive pension benefits for life from the Pension Benefit Fund (PBF) at the rate of \$4.50/month for each full year of continuous “A” membership.
2. **Optional Early Retirement Pension** - An “A” member of the I.B.E.W. in continuous good standing with 20 or more years immediately preceding his application, who is at least 62, may elect to receive reduced pension benefits at retirement for life from the PBF, the rate of \$4.50/month for each full year of continuous “A” membership, reduced by 6-2/3% for each year or part thereof the said “A” member was under 65.
3. **Disability Pension** - An “A” member of the I.B.E.W. who is totally disabled and has continuous good standing of 20 or more years immediately preceding his application shall receive disability pension benefits at the rate of \$4.50/month for each full year of continuous “A” membership.
4. **Death Benefit** - Named beneficiaries of "A" members receive a \$6,250 death benefit if death occurs by natural causes or \$12,500 for those who die by accident. "A" member's beneficiary receives death benefit after only 6 months contribution.

Are there additional costs for “A” membership?

Yes. As of January 1, 2023 “A” members pay an additional \$21.00/month in dues (increases to \$23.00 on 1/1/2025). However, the additional cost will pay for itself quickly after retirement. For example, with 20 years of continuous “A” membership at retirement age of 65, it will take just under 5 years to match your total contributions to the fund during your years as an active “A” member.

20 years “A” member contribution: 240 months x \$21/month = \$5,040

5 years retired “A” member benefit = 20 years x \$4.50 x 60 months = \$5,400

All benefits received after this breakeven point is pure profit. You’ll be hard pressed to find this kind of guaranteed return on investment anywhere else.

Become an “A” member today!