



**Local Union No. 164 of the  
International Brotherhood of Electrical Workers  
of Hudson, Bergen and Essex Counties, New Jersey**

**COST OF LIVING ADJUSTMENTS**

Retirees, disabled members, and beneficiaries and surviving spouses of retirees or disabled members will have their monthly benefits increased by 3<sup>1</sup>/<sub>4</sub>% each year the benefit is increased for active participants. Participants (or their beneficiaries or surviving spouses) who left employment covered by the Plan prior to retirement are not entitled to Cost of Living Adjustments.