



**DEPARTMENT OF THE AIR FORCE
HEADQUARTERS AIR FORCE SERVICES CENTER
JOINT BASE SAN ANTONIO LACKLAND TEXAS**

24 Oct 2025

**MEMORANDUM FOR ALL AIR FORCE NONAPPROPRIATED FUND (NAF) RETIREE
AND SURVIVOR ANNUITANTS**

FROM: AFSVC/VIH
2261 Hughes Avenue, Suite 156
JBSA Lackland, TX 78236-9854

**SUBJECT: Calendar Year (CY) 2026 Cost of Living Adjustments (COLA) for Air Force NAF
Retirement Plan Annuitants and Survivor Annuitants**

1. Effective December 31, 2025 all eligible AF NAF Retiree annuitants and all eligible survivor annuitants will receive a 2.8% COLA to their monthly annuity reflected in benefits payable in January 2026.
2. In accordance with Section 8.1.1 of the Air Force NAF Retirement Plan for Civilian Employees, each participant and beneficiary receiving retirement or survivor benefits from the plan shall be entitled to a COLA, except those excluded by Section 8.4.3. Under Section 8.4.3, no COLA will be applicable to benefits for any participant who terminated employment prior to attaining eligibility for a normal (age 65) or early retirement (age 52) annuity unless the participant was terminated involuntarily or is receiving disability benefits.
3. If you have any questions or need additional information, please contact NAF Benefits and Insurance at 800-379-2867

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MIKE HILDEBRANDT, NH-04, DAF
Division Chief, NAF HR & Benefits