

Wednesday, December 12, 2012

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## Employee Prefunding Contributions FAQs

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**1. When did prefunding begin?**

The Flight Attendant workgroup became eligible for prefunding on Jan. 1, 2002. TWU-represented employees became eligible for prefunding on Jan. 1, 1990.

**2. When did prefunding end?**

Prefunding for Flight Attendants and TWU-represented employees ended on Oct. 31, 2012, and we began the account review at that time. (TWU-represented Ground School and Simulator Instructors have already received their prefunding contribution refund as a result of the Oct. 1, 2011 American/TWU agreement. In addition, a high percentage of the TWU-represented Maintenance Control Technicians (MCTs) have already received their prefunding contribution refund as a result of the May 5, 2010 American/TWU agreement.)

**3. How do I know if I was eligible to prefund?**

Flight Attendants and TWU-represented employees were eligible for prefunding when they met the criteria of 30 years old and had one year company seniority. They were automatically enrolled once eligible.

**4. Was every employee's contribution amount the same?**

No. Prefunding employee contributions were defined in your previous collective bargaining agreement and were based on several factors including your on payroll date, your age, and applicable Table 1 or Table 2 rates at the time you became eligible.

**5. Why could prefunding balances differ from one employee to another?**

If an employee was on an Unpaid Sick Leave of Absence or Injury on Duty (IOD) they were not required to pay for prefunding.

When an employee was furloughed and under the age of 50, they did not pay for prefunding.

Additionally, if a Flight Attendant had taken a leave of absence such as Maternity Leave, FMLA (Self), Unpaid Sick or an IOD Leave, the

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employee was not required to pay for prefunding during that time period.

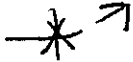
**6. Can I get direct deposit for my prefunding check?**

No, J.P. Morgan does not have bank account information for most employees.

**7. Will I be able to see my prefunding refund in ePays?**

No, the check is being distributed by a third party, J.P. Morgan.

**8. Where will my refund be sent?**



J.P. Morgan will mail your refund to the address you have on file with American Airlines. If you also have an alternate address on file, the refund will be mailed to your alternate address.

**9. Why doesn't my prefunding include the company's contribution**

The refund of the company prefunding is contingent upon the successful completion of the 1114 process.

**10. What is the difference between investment earnings and employee contributions?**

Your contributions are the amounts deducted from your paycheck each pay period and placed into the Trust of the prefunding plan. A team of investment managers invest your contributions and the gains and losses of these investments are allocated to your account. The value of your prefunding account is equal to the amount of your contributions adjusted for gains and losses. American's Pension Asset Administration Committee oversees the management of these funds.

**11. Will my prefunding refund be taxed?**

Since your contributions were deducted from your paycheck after taxes, there will be no taxes taken from that check. For any investment earnings, you will be provided a 1099 for your annual income tax filing.

**12. What should I do if I do not receive my prefunding check from J.P. Morgan?**

Checks were mailed on Dec. 12, 2012. If after 10 business days you haven't received your check, please call J.P. Morgan at 1-800-345-2345. They can confirm the address your check was mailed to, and after 10 business days they can reissue a new check.