

# American Airlines, Inc.

## Enhanced Pre-Retirement Survivor Annuity Retirement Benefit Plan of American Airlines, Inc. for Employees Represented by the Transport Workers Union (TWU) of America, AFL-CIO

Employee Number: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Employee Name: \_\_\_\_\_

If you die before you begin receiving your retirement benefit, the Plan automatically provides a pre-retirement survivor benefit for your spouse through a Qualified Pre-Retirement Survivor Annuity (QPSA) if you are vested, have been married at least one year at the time of your death, and you have not waived the QPSA coverage. The QPSA provides your surviving spouse a lifetime monthly benefit equal to the surviving spouse's portion of a 50% Joint & Survivor Annuity based on your accrued benefit at the time of your death. In lieu of the QPSA benefit automatically provided by the Plan, you may elect an enhanced benefit that provides your spouse with a greater lifetime monthly benefit by checking one of the boxes below.

The cost of the QPSA is reflected as a permanent reduction of your retirement benefit, or if you die before retiring, the benefit received by your spouse, based on the number of months this coverage was in effect. The charges are reflected in the chart below. The reduction will be applied to your accrued retirement benefit regardless of the form of benefit you elect upon retirement. It will be cumulative for each month that you are covered. There is no charge for this coverage once you have reached your Earliest Retirement Age under the Plan. The coverage is automatically in effect at that time even if you previously waived the coverage.

Attained Age at Time Coverage is in Effect	Annual Reduction
Under 35	no charge
35-44	.02%
45-49	.05%
50-54	.15%
55-59*	.40%
60-64*	.60%
65 and over	no charge

\*The charge will automatically cease upon your attainment of the Earliest Retirement Age under the Plan which is at least age 55 with 15 years of Retirement Eligibility Service or at least 62 with 10 years of Retirement Eligibility Service or, if you are eligible, at least age 60 with 10 years of Retirement Eligibility Service.

I elect the following Enhanced Pre-Retirement Survivor Annuity benefit to be provided for my surviving spouse, if eligible, in the event of my death prior to commencement of my benefit from the Plan.

66 2/3 %       75%       100%

Spouse Name: \_\_\_\_\_

Spouse Social Security Number: \_\_\_\_\_ Marriage Date: \_\_\_\_\_



American Airlines HR Services  
P.O. Box 9925  
Providence, RI 02940-4025

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I understand that I have elected a benefit for my spouse, if eligible, that is greater than the QPSA benefit automatically provided by the Plan. The Enhanced Pre-Retirement Survivor benefit shall be payable to my surviving spouse, if eligible, in the event of my death prior to commencing my pension benefit. Once my benefit commencement date has passed, this election is no longer valid. In addition, I understand that this election will cancel and supersede any previous election to waive the QPSA benefit. Should I wish to waive this benefit in the future, I may do so by completing the proper form and obtaining my spouse's notarized consent.

Signature of employee: \_\_\_\_\_ Date: \_\_\_\_\_

Day time phone number: \_\_\_\_\_

Return the completed form to:

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P.O. Box 9925  
Providence, RI 02940-4025



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