



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

## Enhanced Pre-Retirement Survivor Annuity (QPSA) Election Information

If you die before you begin receiving your retirement benefit, the Plan listed above automatically provides a pre-retirement survivor benefit for your spouse through a Qualified Pre-Retirement Survivor Annuity (QPSA) if you are vested and you have been married for at least one year at the time of your death. The QPSA provides your surviving spouse a lifetime monthly benefit equal to the surviving spouse's portion of a 50% Joint and 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 pre-retirement benefit that provides your spouse with a greater lifetime monthly benefit by checking the appropriate box in Section 1 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, however, for the period you have this coverage prior to age 35 nor is there on or after the age at which you have attained the Earliest Retirement Age under the Plan.

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.

## 1. Your Election

In lieu of the QPSA benefit automatically provided by the Plan, you may elect an enhanced benefit that provides your qualified spouse with a greater lifetime monthly benefit by checking one of the boxes below. There is no additional cost for the enhanced pre-retirement benefit.

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%

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**2. About You and Your Spouse (required)**

You must complete this section to provide the information necessary for the American Airlines Service Center at Fidelity to process your QPSA waiver or revocation of waiver.

Last Name	First Name	Middle Initial	<b>Social Security Number</b>				

Street Address	City	State	Zip Code	

Evening Telephone Number	Daytime Telephone Number	Date of Birth

Spouse's Last Name	Spouse's First Name	Spouse's Middle Initial	<b>Spouse's Social Security Number</b>				

Marriage Date

**3. Your Signature and Date (required)**

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.

<b>Signature</b>	<b>Date</b>



**You must sign and date this form in order for your election to be processed.**

Make a copy of the *Enhanced Qualified Pre-Retirement Survivor Annuity (QPSA) Election Form* for your files **and return the original** to:

**American Airlines Service Center at Fidelity**  
PO Box 770003  
Cincinnati, OH 45277-0070

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