Available Retiree Plans Paired with the VEOP

Paired Option	Age	Company Seniority	Travel	Pension
Company's LBFO	N/A	15	At age of	Pension commencement
Attachment A			separation, F/A	depends upon age &
(VEOP)			receives 18	Retirement Eligibility
			months of travel.	Service
			An additional 6	
			months of travel	
			will be provided,	
			if F/A maintains	
			perfect	
			attendance	
			during <u>the last</u>	
			90 days of	
			<u>employment</u>	
Company 50-55 Rule & VEOP	50	15	VEOP Travel	Pension commencement
	but		before age 55,	depends upon age &
	not		and then	Retirement Eligibility
	yet		Full Retiree	Service
	55		Travel at age 55	
Company Rule & VEOP	55	10	Full Retiree	Pension commencement
		But need 15	Travel at age 55	depends upon age &
		years for VEOP		Retirement Eligibility
		Lump Sum		Service
Article 36	55	Need 15 years for	Full Retiree	Can begin at age 55 with
(Current Contractual		VEOP Lump Sum	Travel at age 55	15 Years of Credited
Retirement Benefit) & VEOP				Service
Article 36	60	Need 15 years for	Full Retiree	Can begin at age 60 with
(Current Contractual		VEOP Lump Sum	Travel at age 60	10 Years of Credited
Retirement Benefit) & VEOP				Service

Additional notes:

- 1. The \$40K pre-tax VEOP lump sum is tied to each paired option.
- 2. Retirement Eligibility Service (RES) is the time period used to determine when you can start receiving your pension benefit. It is earned in the same manner as Years of Credited Service (YCS), which is *primarily* used to calculate the amount of your pension benefit. **Thus, if you have never left the pension plan, your Years of Credited Service will be the same as your Retirement Eligibility Service.** However, former TWA LLC, Reno Air, and Air Cal Flight Attendants may have more Retirement Eligibility Service than Years of Credited Service. This is because eligibility for earning YCS begins on the date you become a member of the **American Airlines** Flight Attendant Pension Plan. Contact a retirement representative at **HR** to ascertain your applicable RES and YCS: **1-800-447-2000.**
- 3. You are entitled to a pension benefit as long as you are fully vested in the pension plan.