

CAN WE "OFFSET" THE PENSION SOCIAL SECURITY OFFSET?

Delta flight attendants are keenly aware of the potential loss of thousands of dollars during retirement because of the Social Security offset Delta added to their pension benefit formula.

Many have asked if it's possible to get rid of this offset. Since the pension is frozen, it is probably impossible to do so...

However, flight attendants can focus on what *is* possible after we win our representation election and contract negotiations begin -- negotiate an increase in the Company 401k match, for example.

- Current DAL 401k matching can be changed by the Company at any time.
- A contract can ensure this important benefit is consistent.
- An increase in the Company 401k match will help to ease the loss of retirement benefits due to the DAL Social Security offset.



CURRENT DAL FLIGHT ATTENDANT MATCH = 5%	CURRENT DAL PILOT MATCH = 9%
The current 5% match has NO scheduled increases and can be taken away by the Company at any time.	DAL pilots - represented by ALPA - recently negotiated an increase to 9%. An increase to 10% is contractually set for 2010 and an optional 11% in 2011.

★ Based on yearly earnings of \$40,000, an increase to 9% contribution and match would result in an additional \$3,200 in your 401k per year (\$1,600 from you, \$1,600 from Delta).

The only way to ensure that we have a 'say' in our benefits and our future at the 'new' Delta Air Lines is by voting FOR representation and a contract!