

HOW DOES DELTA RETIREMENT COMPARE TO UNITED AND AMERICAN?

WE WENT TO EXPERTS TO GET THE FACTS.

A leading global HR and actuarial consulting firm analyzed the retirement programs at Delta, American and United, which include a mixture of 401(k) offerings and pension plans. Their analysis found that if a ramp and cargo agent contributes 6% to their 401(k) (which 90% of Delta employees do) they could estimate replacing as much or more of their income in retirement at age 65 with Delta's retirement plan versus peers' plans, including those with pensions.

Scan the QR code on the back page to learn more and see the experts' analysis.

PERCENTAGE OF ANNUAL INCOME AGENTS CAN ESTIMATE REPLACING IN RETIREMENT

Based on their average annual income in the final three years of their careers

NEW HIRES

Hired in 2022

35 YEARS OF SERVICE

Hired in 1987

DELTA

60.8%

59.2%

AMERICAN (IAM)

57.5%

35.0%

UNITED (IAM)

48.9%

41.7%

IAM has said that Delta's retirement plan is "far below others in the industry" and suggested it delivers better retirement benefits,
but the facts don't support IAM's claims.



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Visit onefutureonedelta.com to learn more.

Flip to learn more
about what the
experts found



The experts found that when it comes to retirement income, **IAM-represented ramp and cargo agents at American and United are no better off, and often behind, what Delta people could estimate in retirement at age 65.**

ESTIMATED INCOME REPLACEMENT IN RETIREMENT

 Payout from Employee 401(k) Contributions (assuming 6%)

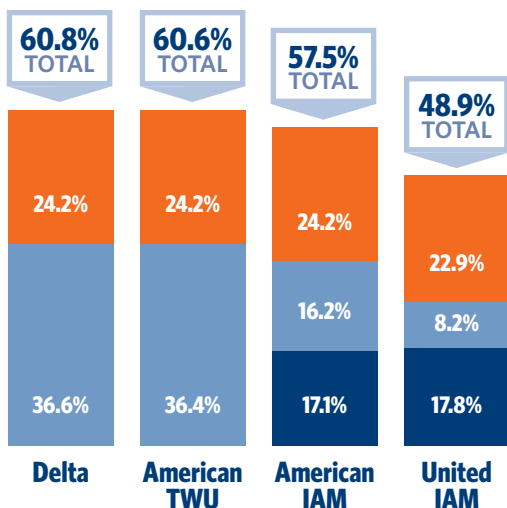
 Payout from Employer 401(k) Contributions (to max)

 Payout from Defined Benefit Pension

 Total Retirement Benefits

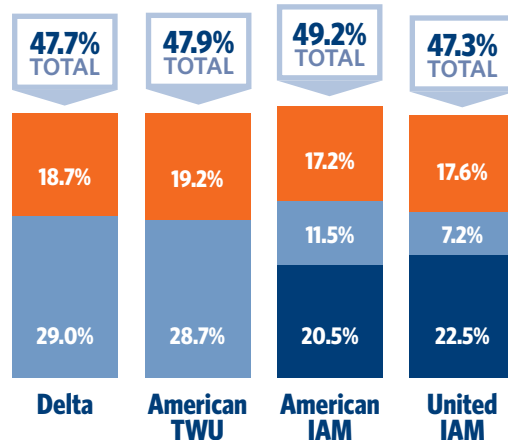
NEW HIRE

Hired in 2022



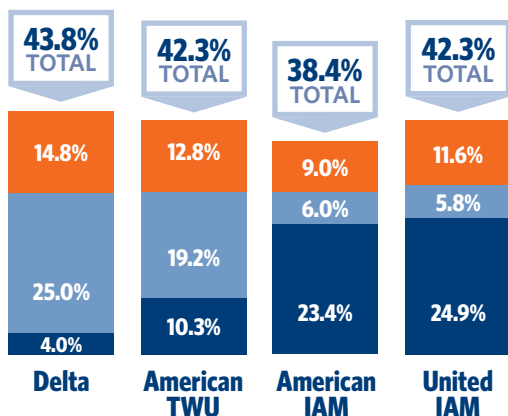
10 YEARS OF SERVICE

Hired in 2012



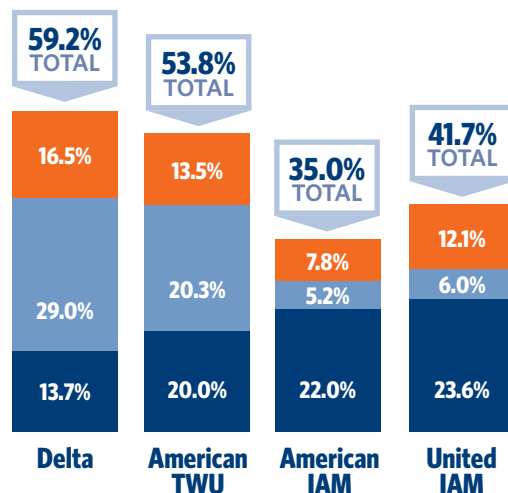
25 YEARS OF SERVICE

Hired in 1997



35 YEARS OF SERVICE

Hired in 1987



The analysis uses actual average Delta ACS employee 401(k) balances. It also assumes American and United agents contribute 6% just like Delta agents, even though American's match is maximized at 4% and United's match is maximized below 6% before 15 years of service. Disclaimer: These estimates are provided for information only and do not constitute professional investment or financial advice.



The analysis and projected benefit calculations were performed by a leading global HR and actuarial consulting firm from publicly-available information.

SCAN TO LEARN MORE AND READ THE FULL ANALYSIS



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