

THE IAM NATIONAL PENSION PLAN IS NOT ALL IT'S CRACKED UP TO BE

IAM representatives promote the benefits of the IAM National Pension Plan, suggesting it is a retirement golden ticket. Here are some **facts**:



IAM can't guarantee Delta employees would participate — the company has to negotiate and agree. IAM-represented workers at Alaska, Southwest, and Spirit aren't in the plan.



Employees **wouldn't be eligible for benefits for at least five years**, and prior service doesn't count. Add the length of the negotiations and the process could take years.



The IAM has cut pension benefits before, **resulting in 40% lower benefits** than in 2010.



The pension plan was placed in “**critical status**” in 2019, resulting in the additional reduction and elimination of plan options.



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