



14-13

June 5, 2014

It's Your Money

There is just a week left to make selections prior to the termination of the Delta Pilots Defined Contribution Plan. The window closes on **Friday, June 13, 2014**.

There is still time to take action. Carefully review the documents available on the [Delta MEC website](#) at the Retirement & Insurance Committee page, then visit [netbenefits](#) to make your selections.

You have four options:

1. Roll over into the Delta Pilots Savings Plan. *Simplify your investments.*
2. Roll over into an IRA or other qualified investment plan. *Take control.*
3. Convert the DC Plan assets into cash. *The taxman cometh.*
4. Take no action, and the assets in the DC plan will be converted into an annuity, from which you will receive monthly payments.

Bear in mind that there are legal considerations associated with each of these choices, and that all but the fourth option require married pilots to include the notarized signature of their spouse on the form you will send to Fidelity.

We have arrived at this point entirely at the behest of our membership, and this event will free up over \$1.6 billion of assets for pilots to use as they see fit. Over the last several years there has been no lack of line pilot direction - starting with discussion in LEC meetings, borne out by LEC resolutions and MEC action - to eliminate the barriers between Delta pilots and their investments.

In light of the upcoming deadline, if you are still unsure of what is the best option, the Delta MEC R&I Committee strongly recommends you log onto the netbenefits website and select *Option 1: Roll over your Plan account balance to the Delta Pilots Savings Plan (DPSP)*. This will ensure you do not default to an annuity, and because this money is being rolled into the DPSP, our plan permits it to be rolled back out at anytime if you desire to roll to an IRA, or receive a cash distribution at some point in the future.

The Delta Pilot Network (DPN) phone center has been activated to call pilots who have not yet made selections. If you have a question about this event, or require assistance in navigating to the netbenefits website, call 1-800-USA-ALPA to reach the Delta MEC office, or send an email to your R&I Committee at dalri@alpa.org.

Take advantage of the opportunity, make your selection, and take control of your future in retirement.