

THE NUMBERS DON'T LIE: A DEFINED UNION PENSION IS AN IMPORTANT PART OF YOUR THREE-PART RETIREMENT PROGRAM

DEFINED UNION PENSION

A United Airlines ramp worker who is 45 years old, and who retires at age 65. They receive a \$1.85/hour defined pension company contribution starting on day one. There are no employee contributions necessary. This includes a \$.05 increase per year in company contribution.

THIS EQUALS: \$1944/PER MONTH
(UNTIL YOU ARE DECEASED)

401/K

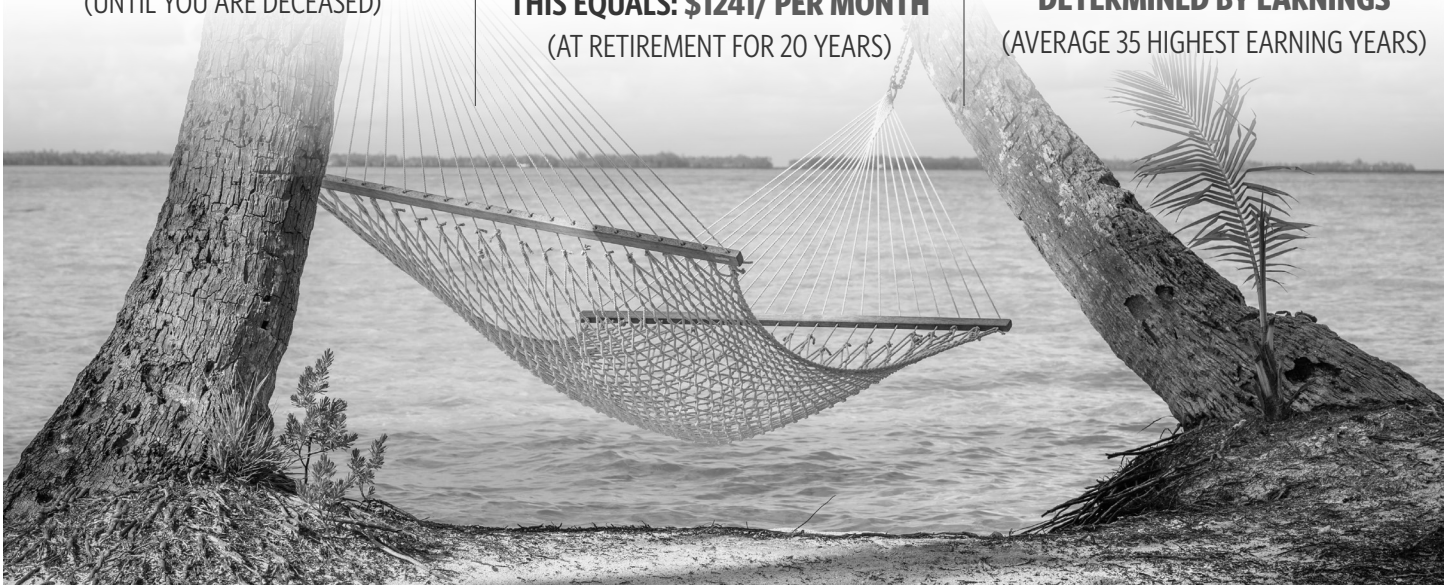
United Airlines ramp worker who is 45 years old, retires at 65 and lives to 85. Assuming the worker makes \$60,000/year with 3% yearly increases. Gets a 3% match on 401k.

THIS EQUALS: \$1241/ PER MONTH
(AT RETIREMENT FOR 20 YEARS)

SOCIAL SECURITY

Social Security benefits are based on your lifetime earnings. Social Security calculates your average indexed monthly earnings during the 35 years in which you earned the most. They apply a formula to these earnings and arrive at your basic benefit, or "primary insurance amount." This is how much you would receive at your full retirement age — 65 or older, depending on your date of birth.

DETERMINED BY EARNINGS
(AVERAGE 35 HIGHEST EARNING YEARS)



USE YOUR VOICE TODAY SIGN A UNION CARD!



DELTA WORKERS UNITE | OUR VOICE OUR CHOICE
THE DELTA AIR LINES RAMP ORGANIZING COMMITTEE

dalramp.org | Delta Workers Unite @DLWorkersUnite dalrampunite Fleetvoice Channel



REQUEST YOUR UNION
AUTHORIZATION CARD TO SIGN