



DELTA DISABLED PILOTS AND SURVIVORS ASSOCIATION

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NEWS RELEASE MAY 5, 2016

VARIABLE BENEFIT INCREASE EFFECTIVE APRIL 1, 2016

Survivor Monthly Income Benefits and Long Term Disability (LTD) Benefits have a variable benefit feature. One-half of the initial benefit is subject to variable increases on April 1st each year and is influenced by investment performance of the D&S Trust in the previous calendar year. The amount of the change is determined by a formula based upon investment performance over the previous five years.

Effective April 1, 2016, the variable benefit formula decreased by 1.5%. Generally this is the amount of the decrease that will be applied to the variable portion of survivor and LTD benefits. However, survivors and LTD pilots who have never received a variable increase will not have an adjustment to their benefit because their variable benefit cannot be reduced below its initial amount.

More information about the calculation of the variable benefit and Variable Benefit Unit values dating back to 1980 is available on this website on the **SURVIVORS** and **DISABILITY** pages. Read down the narrative on those pages until you see the green click here indicators.