

## INTERNAL EMAIL – TARGETED COMMUNICATION

**Sender:** my401(k) mailbox

**Audience:** Targeted to participants who have made  $\geq$  \$250,000 to-date

**Send date:** Wednesday, 4/30

### **A new catch-up option is coming soon to our 401(k) plan**

Starting this May, American is enhancing the 401(k) plan—under the SECURE 2.0 Act—by providing the opportunity to team members aged 60 to 63 by Dec. 31 to contribute an additional \$3,750 in catch-up contributions, totaling up to \$11,250, to help boost retirement savings.

### **What you need to know**

- If you are eligible for the higher catch-up limit and have elected catch-up contributions but have already reached the \$7,500 limit, deductions from your pay in most cases will automatically resume based on your current catch-up contribution election percentage.
- Review your current catch-up contribution elections to ensure you are set up to take full advantage of the higher limit. Log on to [Fidelity NetBenefits](#) and select Contribution Amount and Catch-up Contributions to review or update your elections.
- Your catch-up contribution elections on file with Fidelity Investments as of 4 p.m. Eastern on May 9 will apply to the May 15 pay for pilots and flight attendants and the May 16 pay for all other U.S.-based mainline team members.

### **Looking ahead**

Starting in the third quarter of 2025, reaching the \$350,000 compensation limit will no longer prevent eligible team members from making 401(k) catch-up contributions, with more details coming this summer.

If you have any additional questions regarding your 401(k), you can call the American Airlines Service Center at Fidelity at 800-354-3412 or send an email to [my401k@aa.com](mailto:my401k@aa.com).

## INTERNAL EMAIL – TARGETED COMMUNICATION

**Sender:** my401(k) mailbox

**Audience:** Targeted to participants who have made under \$250,000 to-date

**Send date:** Wednesday, 4/30

### **A new catch-up option is coming soon to our 401(k) plan**

Starting this May, American is enhancing the 401(k) plan—under the SECURE 2.0 Act—by providing the opportunity to team members aged 60 to 63 by Dec. 31 to contribute an additional \$3,750 in catch-up contributions, totaling up to \$11,250, to help boost retirement savings.

### **What you need to know**

- If you are eligible for the higher catch-up limit and have elected catch-up contributions but have already reached the \$7,500 limit, deductions from your pay in most cases will automatically resume based on your current catch-up contribution election percentage.
- Review your current catch-up contribution elections to ensure you are set up to take full advantage of the higher limit. Log on to [Fidelity NetBenefits](#) and select Contribution Amount and Catch-up Contributions to review or update your elections.
- Your catch-up contribution elections on file with Fidelity Investments as of 4 p.m. Eastern on May 9 will apply to the May 15 pay for pilots and flight attendants and the May 16 pay for all other U.S.-based mainline team members.

If you have any additional questions regarding your 401(k), you can call the American Airlines Service Center at Fidelity at 800-354-3412 or send an email to [my401k@aa.com](mailto:my401k@aa.com).

## FIDELITY NETBENEFITS – TARGETED BANNER

**Sender:** Fidelity

**Audience:** Targeted based on age range of eligible participants

**Posting date:** Wednesday, 4/30

**Additional notes:** Messaging on the banners is standard and cannot be changed.

**Message #1:** Entering higher catch-up eligibility window. (age 60)

*Turning 60 this year means you're eligible for higher catch-up contributions until the calendar year you turn 64. To make changes, visit Contributions.*

**Message #2:** In the middle Higher Catch-up Awareness. (ages 61-62)

*While you're age 60 to 63, you're allowed to save more with higher catch-up contributions. To learn more and make changes, visit Contributions.*

**Message #3:** Approaching end of higher catch-up eligibility window. (age 63)

*It's your last chance to save more with higher catch-up contributions. To learn more and make changes, visit Contributions*

## FIDELITY COMMUNICATION – TARGETED EMAIL

**Sender:** Fidelity

**Audience:** Higher catch-up limit eligible participants

**Posting date:** Monday, May 5

**Subject line:** Take advantage of a higher catch-up limit.



### Don't miss your higher catch-up limit.

Because of an optional provision under the SECURE 2.0 Act, the IRS has increased the 401(k) catch-up contribution limit for those turning 60 to 63 during the calendar year. Starting in May, you will be eligible to save more each year toward retirement in your American Airlines 401(k) Plan. For 2025, your catch-up contribution limit increases from \$7,500 to \$11,250. This is an amount you can save in addition to the regular employee pretax and Roth contribution limit of \$23,500.

The chart below breaks down how the new catch-up contributions will work for your 401(k) plan.

**Ages up to 49:** \$23,500

**Ages 50–59:** \$23,500 + \$7,500

**Ages 60–63:** \$23,500 + \$11,250

**Ages 64 and up:** \$23,500 + \$7,500

**Check your contributions.** To review or update your catch-up contribution elections, log on to [Fidelity NetBenefits®](#) and select Contribution Amount and Catch-up Contributions. The increased catch-up limit will be in place starting with the May 15 pay for pilots and flight attendants and the May 16 pay for all other eligible mainline team members. Any changes for this pay period will need to be made on NetBenefits® by 4 p.m. Eastern time on May 9.

For further questions or assistance, please call the American Airlines Service Center at Fidelity at (800) 354-3412. Representatives are available Monday through Friday from 8:30 a.m. to midnight ET (excluding all New York Stock Exchange holidays, except Good Friday).

Investing involves risk, including risk of loss.

The information in this e-mail is intended solely for the attention and use of the named addressee. This message or any part thereof must not be disclosed, copied, distributed, or retained by any person without authorization of the addressee.

Please do not respond to this e-mail. This mailbox is not monitored, and you will not receive a response.

Fidelity Brokerage Services LLC, Member NYSE, [SIPC](#), 900 Salem Street, Smithfield, RI 02917

© 2025 FMR LLC  
All rights reserved.

1200854.1.0