



PBGC/Benefits Admin & Payment Dept
 P.O. Box 151750
 Alexandria VA 22315-1750

EXAMPLE ONLY

400JS
 October 07, 2015

PBGC Case Number: 20637000
 Plan Name: DELPHI RETIREMENT PROGRAM FOR SALARIED EMPLOYEES



Dear

You have been receiving an estimated pension benefit from PBGC under **the Delphi Retirement Program for Salaried Employees**. We have finished our review of the plan and your benefit and we have determined that the monthly amount you currently receive, is the correct amount.

The forms of annuity you elected at retirement are below.

Part A:	Joint and 65% Survivor with Pop-Up Annuity
Part B Primary:	Joint and 65% Survivor Annuity
Part B Supplementary:	Joint and 65% Survivor Annuity

Your benefit will be paid for the rest of your life. After your death, your beneficiary will receive for life. If your beneficiary dies before you do, your monthly benefit will increase by .

Please refer to the enclosed Form of Annuity Descriptions for more detailed information about your benefit.

This is PBGC's formal determination of your benefit. You have the right to appeal this determination if you provide a specific reason that the determination is wrong. Your appeal must be in writing and filed with PBGC's Appeals Board within 45 days of the date of this letter. If you simply have a question about how your benefit was calculated, you should call us for an explanation, instead of filing an appeal. But please note that the time you have to file an appeal will not be extended unless you specifically request an extension within the 45-day period. The enclosed pamphlet, *Your Right to Appeal*, explains more about filing an appeal.



If you have any questions, or need assistance, please call us at **1 (800) 400-7242**. If you use a **TTY/ASCII**, call **1-800-877-8339**, and give the relay operator our telephone number. Or, you may write to us at the address on this letter. Include your customer ID number: 4145371, PBGC case number: 20637000, and a daytime telephone number. Please keep this letter in your records for future reference.

Sincerely,

Art Nersasian

Art Nersasian
FBA Manager
Field Benefit Administration

Enclosures:

Your Right to Appeal
Delphi Salaried Retirement Plan Form of Annuity Descriptions





DELPHI SALARIED RETIREMENT PLAN FORM OF ANNUITY DESCRIPTIONS

Pension Benefit Guaranty Corporation.
P.O. Box 151750 Alexandria, VA 22315-1750

For assistance, call 1-800-400-7242

DELPHI SALARIED RETIREMENT PLAN FORM OF ANNUITY DESCRIPTIONS

The following is a description of the forms of annuity payable under your plan.

Straight-Life Annuity

A straight-life annuity provides a fixed monthly benefit for the rest of your life only. No survivor benefit will be paid upon your death.

Joint-and-Survivor Annuities

A joint-and-survivor annuity provides a benefit for the rest of your life at an amount reduced from the straight-life annuity amount, with 50%, 60%, 65%, 75%, or 100% of that reduced amount to be paid to your beneficiary if you die before that person. If your beneficiary dies before you, your benefit will remain at the reduced level, and no survivor benefits will be payable when you die.

Joint and Survivor with "Pop-up" Annuity

A joint-and-survivor with "pop-up" annuity is the same as the joint-and-65% survivor annuity (described above) except that if your beneficiary dies before you, your benefit "pops up" to an increased level. Your benefit will remain at the increased level, and no survivor benefits will be payable when you die.

