

Questions & Answers

1. How many shares will I receive and when?

That actual number of shares that will be distributed will not be known until after American emerges from restructuring because it is based on a formula tied to, among other things, the trading price of the stock. The first portion of shares will be distributed in connection with the merger closing, and the remainder will be distributed in accordance with the terms of the Plan of Reorganization.

2. How will I receive my shares?

The company will establish individual employee accounts with Computershare into which your shares will be deposited. More information about exactly how this process works will be shared in the coming weeks.

3. How do I fill out my W-9 form?

To Certify:

1. Log into your J.P. Morgan account at retireonline.com
2. Follow necessary steps for security authentication
3. Select link titled "Common Stock"
4. Once this link is selected, you are automatically transferred to the Computershare site
5. You may be prompted to accept the terms and conditions
6. After you accept the terms, go to "Employee Grants" section and click-on "View My Account"
7. Certification screen will pop up
8. Select Certify on-line
9. Select from the following field, depending on your status, and then click "Continue"
 - i. I am a U.S. Citizen
 - ii. I am not a U.S. Citizen
10. Complete the online form, and then click "Submit"

To Verify You Have Certified:

1. Log into your J.P. Morgan account at retireonline.com
2. Follow necessary steps for security authentication
3. Select link titled "Common Stock"
4. Once this link is selected, you are automatically transferred to the Computershare site
5. You may be prompted to accept the terms and conditions
6. Certification Screen does not appear after you accept the terms, the employee has certified -or-
7. From the "My Holdings Tab", and the Banner Bar titled "Employee Grants & Awards" select the link "View Account"
8. In W-8/W-9 window, select one of the following choices, depending on your status, then click "Continue"
 - i. I am a US Citizen
 - ii. I am not a US Citizen
9. Complete the online form, and then click "Submit"

4. Will I owe taxes on my shares?

These shares constitute wages for purposes of federal and state income taxes and FICA, and are subject to required withholding of taxes. In order to avoid paying backup withholding taxes with respect to any proceeds received in respect of these shares, each employee needs to complete an online version of the W-9 form with Computershare.

5. How will I access my shares?

Your shares will be accessible through your Computershare account which is accessible through JP Morgan's website, www.retireonline.com. More information on how to access your shares will be provided closer to the actual distribution.

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6. Why do I need to fill out a W-9 form?

The W-9 form is a requirement of the Internal Revenue Service (IRS) for any person that must file an informational return using their Taxpayer Identification Number. If the person does not file the W-9 form or does not provide the necessary certification, that person is required by law to withhold tax at the rate of 28 percent with respect to any proceeds received in respect of their shares. This tax is commonly referred to as backup withholding.

7. What is backup withholding?

Backup withholding is a type of withholding for federal income taxes on certain types of income. Backup withholding may be mandatory in certain circumstances. Most taxpayers, however, are exempt from backup withholding, which is why a Taxpayer Identification Number, which for most individuals is their social security number, is required as part of the W-9 form.

8. What happens if I do not fill out my W-9 form?

Without the W-9, you will be subject to tax withholding at the rate of 28 percent, also known as backup withholding, with respect to any proceeds received in respect of your shares. The amounts withheld will be remitted to the IRS. You will need to contact your tax professional to obtain advice regarding your ability to claim a refund of any excess tax withholdings.

9. Who is required to fill out a W-9 form?

All individuals eligible to receive shares as part of this equity distribution are required to fill out a W-9 form.

10. How do I know whether or not I will be eligible to receive equity?

Please refer to the eligibility requirements for your employee group, provided either by the company in the case of Agents, Reps, Planners, Management and Support Staff, or by your union if you are in a represented workgroup. And if in doubt, we recommend that you go ahead and complete the W-9 form to ensure that you are not subject to backup tax withholding in the event you do receive an equity distribution.