

**Voluntary Benefit Trust for Airline Retirees
f/k/a DP3 VEBA Trust**

SUMMARY ANNUAL REPORT

Summary Annual Report

This is a summary of the annual report of the Voluntary Benefit Trust for Airline Retirees f/k/a DP3 VEBA Trust, EIN 37-1611873, Plan No. 501, for January 1, 2012 through December 31, 2012. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has contracts with Aetna Life Insurance Company and Affiliates and Vision Service Plan to pay medical, vision, dental and prescription drug insurance claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2012 were \$7,219,729.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. insurance information including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Voluntary Benefit Trust for Airline Retirees f/k/a DP3 VEBA Trust, who is the plan administrator, at 5253 Aldeburgh Drive, Suwanee, GA 30024 and (770)815-2728.

You also have the legally protected right to examine the annual report at the U.S. Department of Labor in Washington, DC or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210.