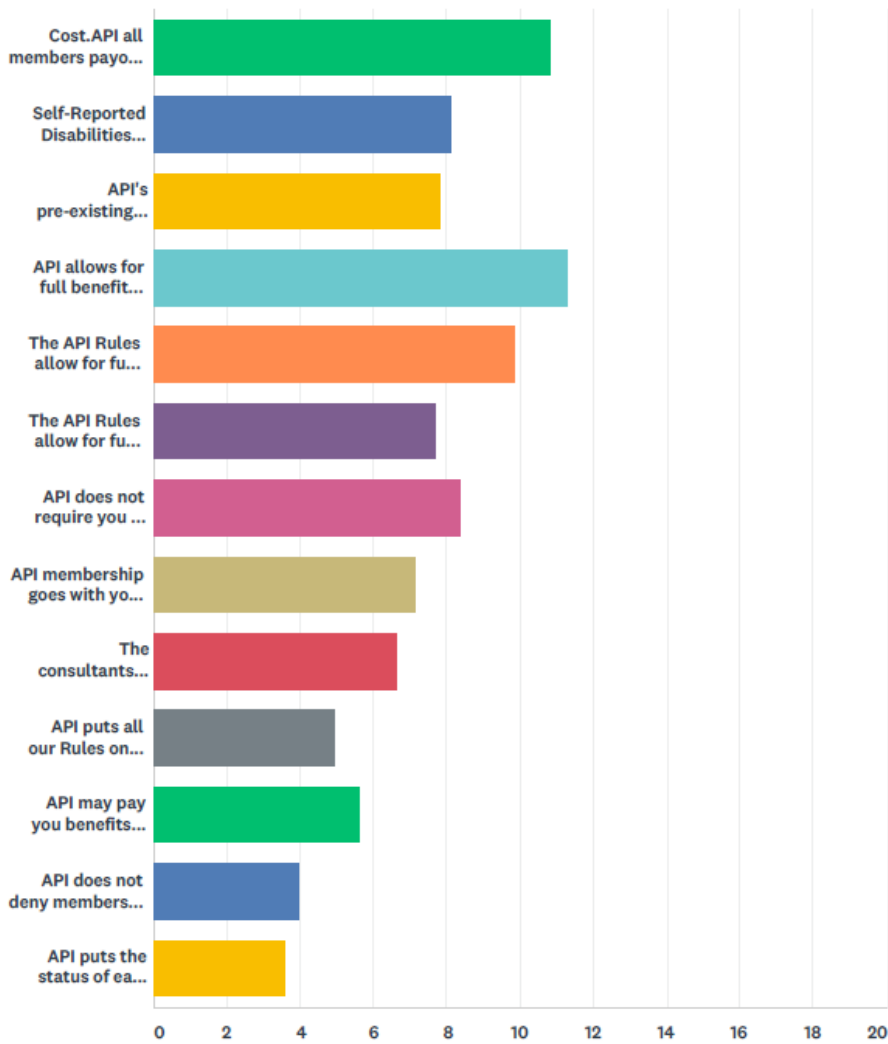


Q2 Please rank at least 5 of the points below in order of importance of items you consider when looking at different loss of license plans. A rank of "1" will be the most important and then "2" and so on.

Answered: 819 Skipped: 14



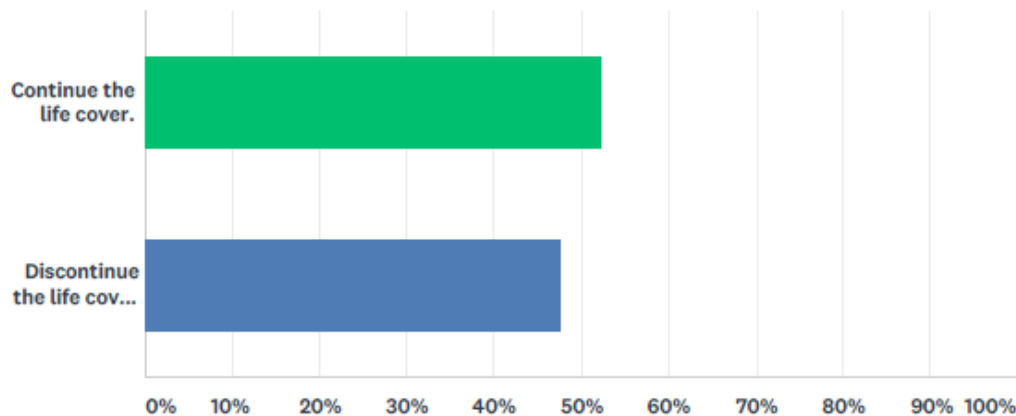
Five most important criteria, in order:

1. API allows benefits to age 65.
2. Cost.
3. The API Rules allow for full benefit payments even if you have additional membership/benefits from another plan.
4. API membership goes with you to another air carrier.
5. API pays members for six months if a disability is categorized as self-reported.

Q3 Life insurance / life cover provided by the consultants independent of the API Trust. The consultants contract life insurance with a 3rd party insurer for \$100,000 USD for members and \$50,000 USD for their spouse at a cost of \$253,000 USD / year. Since 2014 the consultants have paid premiums of \$1.15 million dollars. The insurance company has paid life insurance claims for 2 pilots and 6 spouses for a total of \$500,000 USD.

This equates to a 43% return. By comparison, Emirates provides 48 months (4 years) basic salary for life insurance in the event the pilot dies. Using an FO salary of AED 25,000 / month this equates to \$326,752 USD while senior captain with a base salary of AED 40,000 equates to \$522,804. If the life cover is discontinued, that cost savings is the equivalent of 172 new members. Should the life cover be continued or discontinued?

Answered: 833 Skipped: 0

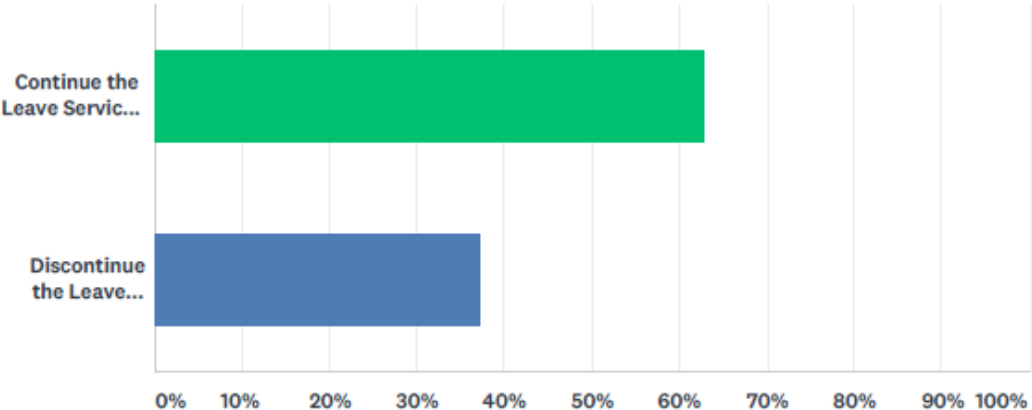


ANSWER CHOICES	RESPONSES	
Continue the life cover.	52.22%	435
Discontinue the life cover until there are sufficient members for it to be reinstated.	47.78%	398
Total Respondents: 833		

Based on this response the life cover will be continued.

**Q4 Leave Service Benefit (LSB):**When you leave Emirates you are eligible to receive a percentage of the contribution you made to API returned to you.If the LSB is discontinued, that cost savings is the equivalent of 176 new members.Do you recommend we continue or discontinue the leave service benefit?

Answered: 833 Skipped: 0

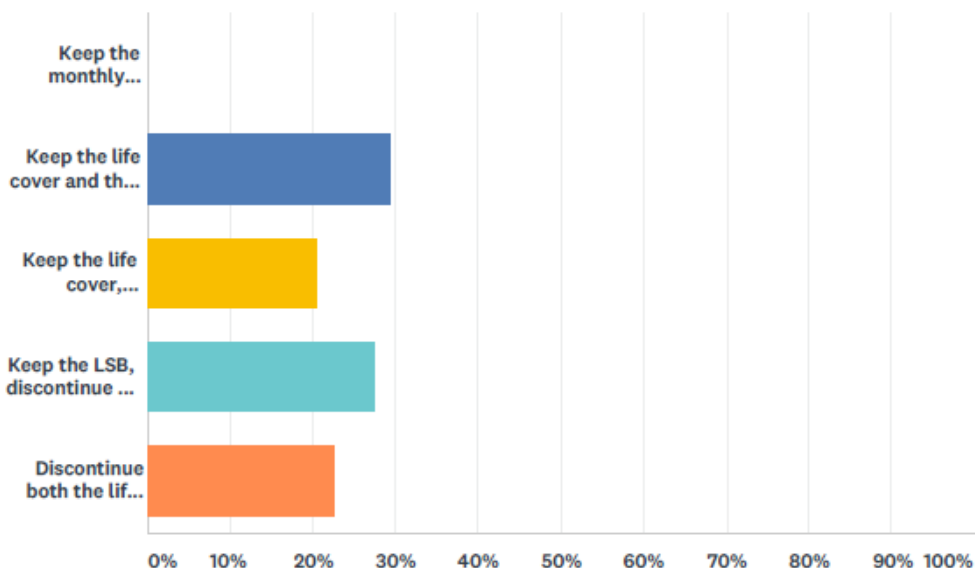


ANSWER CHOICES	RESPONSES	
Continue the Leave Service Benefit	62.79%	523
Discontinue the Leave Service Benefit until there are sufficient members for it to be reinstated.	37.21%	310
Total Respondents: 833		

Based on this response the Leave Service Benefit will be continued.

Q5 Contribution Amount: API has 1,443 paying members. Based on the amount the members pay (AED 449) the fund should have the ability to pay benefits to 13 claimants and not gain or lose money. API is currently paying 25 active claimants; the number of claims increased 47.67% between 2016 and 2017. The number of active claims is decreasing the fund. API is non-profit but incoming contributions must cover outgoing expenses. When income equals or exceeds expenses we can use the investments to grow the fund for future benefits claims. Regarding the contribution amount (based on the current number of members) we should:

Answered: 833 Skipped: 0

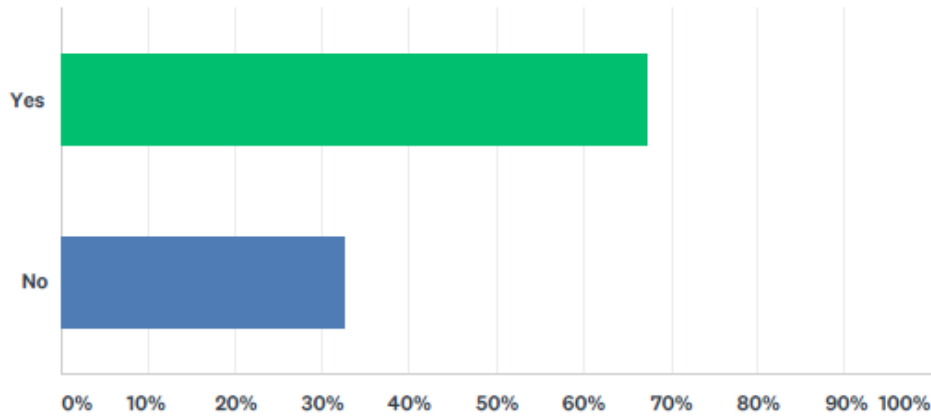


ANSWER CHOICES	RESPONSES
Keep the life cover and the LSB and raise the monthly contribution to approximately AED 635.	29.53% 246
Keep the life cover, discontinue the LSB and raise the monthly contribution to approximately AED 580.	20.53% 171
Keep the LSB, discontinue the life cover and raise the monthly contribution to approximately AED 580.	27.37% 228
Discontinue both the life insurance and the LSB and raise the monthly contribution to approximately AED 530.	22.57% 188
Total Respondents: 833	

Based on this response the life cover and LSB will be continued at a higher cost to the member.

Q6 The consultants are in negotiation with a regulated loss of licence insurance company, underwritten by Lloyds of London. The highlight of the agreement would be that if you are a member of both plans, for the first 5 years after being disabled your benefits would be guaranteed by the insurance company and after that API would pay your medical benefits to age 65. As an incentive, API would offer a rebate on the API contribution. Would you be interested in subscribing to such a plan?

Answered: 833 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	67.47%	562
No	32.53%	271
TOTAL		833