

SUMMARY ANNUAL REPORT

For American Airlines, Inc. Health and Welfare Plan for Active Employees

This is a summary of the annual report of the American Airlines, Inc. Health and Welfare Plan for Active Employees, EIN 13-1502798, Plan No. 501, for period 01/01/2025 through 12/31/2025. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

American Airlines, Inc. has committed itself to pay certain self-insured Medical, Prescription Drug, and Dental claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Community Care, Life Insurance Company of North America, Fidelity Security Life Insurance Company, Kaiser Foundation Health Plan, Inc., Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., Metropolitan Life Insurance Company, and Triple S Salud, Inc. to pay Medical, Prescription Drug, Vision, Life Insurance, Short-term Disability, Accidental Death and Dismemberment, Accident, management personal accident insurance, test flight accident insurance, and voluntary personal accident insurance claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2025 were \$157,901,000.

The contracts with Metropolitan Life Insurance Company and Triple S Salud, Inc. are so-called "experience-rated" contracts, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending 12/31/2025, the premiums paid under such "experience-rated" contracts were \$38,413,044 and the total of all benefit claims paid under these contracts during the plan year was \$29,345,981.

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:

- 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 American Airlines, Inc. at 1 Skyview Drive, MD 8A202, Fort Worth, TX, 76155 or call the American Airlines, Inc. Benefits Service Center at 888-860-6178.

You also have the legally protected right to examine the annual report at the main office of the plan (American Airlines, Inc. 1 Skyview Drive, MD 8A202, Fort Worth, TX, 76155) and at the U.S. Department of Labor in Washington, D.C., 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 N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. Or you may access a copy on DOL's web site www.efast.dol.gov.

SUMMARY ANNUAL REPORT

SUPPLEMENTAL MEDICAL PLAN FOR EMPLOYEES OF PARTICIPATING AMERICAN AIRLINES GROUP SUBSIDIARIES

This is a summary of the annual report of the Supplemental Medical Plan for Employees of Participating American Airlines Group Subsidiaries (Employer Identification Number 13-1502798, Plan Number 503) for the plan year 1/1/2025 through 12/31/2025. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

American Airlines, Inc. has committed itself to pay certain medical and prescription drug claims incurred under the terms of the plan.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$145,410,172 as of the end of plan year, compared to \$128,617,880 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of \$16,792,292. This change includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$18,160,659 including employer contributions of \$0, employee contributions of \$111,122, gains/(losses) of \$0 from the sale of assets, and earnings from investments of \$18,049,537. Plan expenses were \$1,368,367. These expenses included \$250,747 in administrative expenses, \$1,117,620 in benefits paid to participants and beneficiaries, and \$0 in other expenses.

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. An accountant's report.
2. Financial information and information on payments to service providers.
3. Assets held for investment.
4. Transactions in excess of 5 percent of the plan assets.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, at 1 Skyview Dr. MD 8A202, Fort Worth, TX 76155 or call the American Airlines, Inc. Benefits Service Center at 888-860-6178.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan: 1 Skyview Dr. MD 8A202, Fort Worth, TX 76155, and at the U.S. Department of Labor in Washington, D.C., 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, D.C. 20210. The annual report is also available online at the Department of Labor website www.efast.dol.gov.

SUMMARY ANNUAL REPORT

AMERICAN AIRLINES, INC. LONG TERM DISABILITY PLAN

This is a summary of the annual report of the American Airlines, Inc. Long Term Disability Plan (Employer Identification Number 13-1502798, Plan Number 509) for the plan year 1/1/2025 through 12/31/2025. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

American Airlines, Inc. has committed itself to pay certain long term disability claims incurred under the terms of the plan.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$314,284,711 as of the end of plan year, compared to \$280,069,225 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of \$34,215,486. This change includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$46,979,358 including employer contributions of \$0, employee contributions of \$7,179,271, gains/(losses) of \$0 from the sale of assets, and earnings from investments of \$39,800,087. Plan expenses were \$12,763,872. These expenses included \$1,327,260 in administrative expenses, \$11,436,612 in benefits paid to participants and beneficiaries, and \$0 in other expenses.

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. An accountant's report.
2. Financial information and information on payments to service providers.
3. Assets held for investment.
4. Transactions in excess of 5 percent of the plan assets.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, at 1 Skyview Dr. MD 8A202, Fort Worth, TX 76155 or call the American Airlines, Inc. Benefits Service Center at 888-860-6178.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan: 1 Skyview Dr. MD 8A202, Fort Worth, TX 76155, and at the U.S. Department of Labor in Washington, D.C., 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, D.C. 20210. The annual report is also available online at the Department of Labor website www.efast.dol.gov.

SUMMARY ANNUAL REPORT

TWA RETIREE HEALTH AND LIFE BENEFIT PLAN

This is a summary of the annual report of the TWA Retiree Health and Life Benefit Plan (Employer Identification Number 13-1502798, Plan Number 511) for the plan year 101/2025 through 12/31/2025. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

American Airlines, Inc. has committed itself to pay certain medical and prescription drug claims incurred under the terms of the plan.

Insurance Information

The plan has an insurance contract with Metropolitan Life Insurance Company to pay certain life insurance claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2025 were \$3,958,970.

Because Metropolitan Life Insurance Company is a so-called "experience-rated" contract, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending 12/31/2025, the premiums paid under the "experience-rated" contract were \$3,958,970 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$5,923,031.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$4,870,492 as of the end of plan year, compared to \$1,506,717 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of \$3,363,775. This change includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$10,288,083 including employer contributions of \$8,256,513, employee contributions of \$1,996,058, gains/(losses) of \$0 from the sale of assets, and earnings from investments of \$35,512. Plan expenses were \$6,924,308. These expenses included \$260,847 in administrative expenses, \$6,663,461 in benefits paid to participants and beneficiaries, and \$0 in other expenses.

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. An accountant's report.
2. Financial information and information on payments to service providers.
3. Assets held for investment.
4. Transactions in excess of 5 percent of the plan assets.
5. 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 plan administrator, at 1 Skyview Dr. MD 8A202, Fort Worth, TX 76155 or call the American Airlines, Inc. Benefits Service Center at 888-860-6178.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan: 1 Skyview Dr. MD 8A202, Fort Worth, TX 76155, and at the U.S. Department of Labor in Washington, D.C., 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, D.C. 20210. The annual report is also available online at the Department of Labor website www.efast.dol.gov.

SUMMARY ANNUAL REPORT

AMERICAN AIRLINES, INC. HEALTH AND LIFE PLAN FOR RETIREES

This is a summary of the annual report of the American Airlines, Inc. Health and Life Plan for Retirees (Employer Identification Number 13-1502798, Plan Number 515) for the plan year 1/1/2025 through 12/31/2025. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

American Airlines, Inc. has committed itself to pay certain medical and prescription drug claims incurred under the terms of the plan.

Insurance Information

The plan has an insurance contract with Metropolitan Life Insurance Company to pay certain life insurance claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2025 were \$6,158,991.

Because Metropolitan Life Insurance Company is a so-called "experience-rated" contract, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending 12/31/2025, the premiums paid under the "experience-rated" contract were \$6,158,991 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$6,111,160.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$116,987,806 as of the end of plan year, compared to \$126,965,445 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of -\$9,977,639. This change includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$20,861,158 including employer contributions of \$2,335,896, employee contributions of \$2,747,440, gains/(losses) of \$0 from the sale of assets, and earnings from investments of \$15,777,822. Plan expenses were \$30,838,797. These expenses included \$3,032,289 in administrative expenses, \$27,806,508 in benefits paid to participants and beneficiaries, and \$0 in other expenses.

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. An accountant's report.
2. Financial information and information on payments to service providers.
3. Assets held for investment.
4. Transactions in excess of 5 percent of the plan assets.
5. 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 plan administrator, at 1 Skyview Dr. MD 8A202, Fort Worth, TX 76155 or call the American Airlines, Inc. Benefits Service Center at 888-860-6178.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan: 1 Skyview Dr. MD 8A202, Fort Worth, TX 76155, and at the U.S. Department of Labor in Washington, D.C., 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, D.C. 20210. The annual report is also available online at the Department of Labor website www.efast.dol.gov.

SUMMARY ANNUAL REPORT

For American Airlines, Inc. Group Life and Disability for Certain Legacy Employees

This is a summary of the annual report of the American Airlines, Inc. Group Life and Disability for Certain Legacy Employees, EIN 13-1502798, Plan No. 518, for period 01/01/2025 through 12/31/2025. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

American Airlines, Inc. has committed itself to pay certain self-insured Medical, Dental, and Employee Assistance Program claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Metropolitan Life Insurance Company to pay Life Insurance claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2025 were \$41,862.

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:

- 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 American Airlines, Inc. at 1 Skyview Drive, MD 8A202, Fort Worth, TX, 76155 or call the American Airlines, Inc. Benefits Service Center at 888-860-6178.

You also have the legally protected right to examine the annual report at the main office of the plan (American Airlines, Inc. 1 Skyview Drive, MD 8A202, Fort Worth, TX, 76155) and at the U.S. Department of Labor in Washington, D.C., 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 N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. Or you may access a copy on DOL's web site www.efast.dol.gov.

SUMMARY ANNUAL REPORT

AMERICAN AIRLINES, INC. PILOT DISABILITY PLAN FOR CERTAIN LEGACY PILOTS

This is a summary of the annual report of the American Airlines, Inc. Pilot Disability Plan for Certain Legacy Pilots (Employer Identification Number 13-1502798, Plan Number 521) for the plan year 1/1/2025 through 12/31/2025. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

American Airlines, Inc. has committed itself to pay certain long term disability claims incurred under the terms of the plan.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$16,936 as of the end of plan year, compared to \$19,694 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of -\$2,758. This change includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$1,624,472 including employer contributions of \$1,405,239, employee contributions of \$0, gains/(losses) of \$0 from the sale of assets, and earnings from investments of \$219,233. Plan expenses were \$1,627,230. These expenses included \$31,440 in administrative expenses, \$1,595,790 in benefits paid to participants and beneficiaries, and \$0 in other expenses.

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. An accountant's report.
2. Financial information and information on payments to service providers.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, at 1 Skyview Dr. MD 8A202, Fort Worth, TX 76155 or call the American Airlines, Inc. Benefits Service Center at 888-860-6178.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan: 1 Skyview Dr. MD 8A202, Fort Worth, TX 76155, and at the U.S. Department of Labor in Washington, D.C., 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, D.C. 20210. The annual report is also available online at the Department of Labor website www.efast.dol.gov.

SUMMARY ANNUAL REPORT

For American Airlines, Inc. Long Term Disability Plan for TWU-IAM Employees

This is a summary of the annual report of the American Airlines, Inc. Long Term Disability Plan for TWU-IAM Employees, EIN 13-1502798, Plan No. 524, for period 01/01/2025 through 12/31/2025. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has contracts with Metropolitan Life Insurance Company to pay Long-term Disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2025 were \$8,048,057.

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:

- 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 American Airlines, Inc. at 1 Skyview Drive, MD 8A202, Fort Worth, TX, 76155 or call the American Airlines, Inc. Benefits Service Center at 888-860-6178.

You also have the legally protected right to examine the annual report at the main office of the plan (American Airlines, Inc., 1 Skyview Drive, MD 8A202, Fort Worth, TX, 76155) and at the U.S. Department of Labor in Washington, D.C., 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 N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. Or you may access a copy on the DOL's web site www.efast.dol.gov.