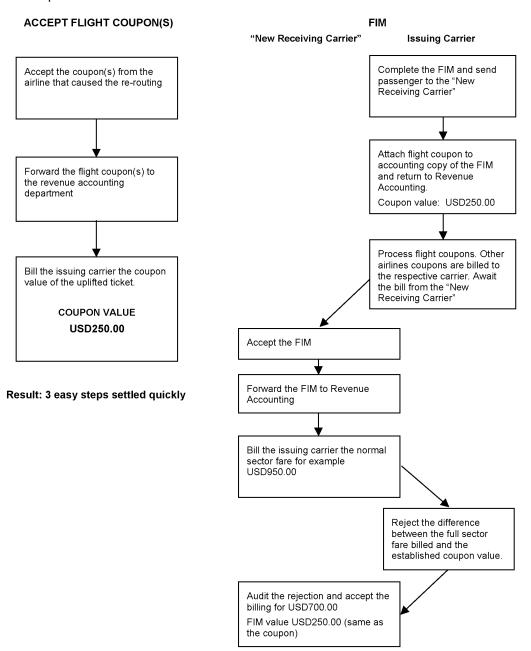


Airline Guide to Involuntary Rerouting

The following diagram illustrates in the most simplest of terms the complexity of processing a FIM as opposed to the simplicity of accepting the coupon. It also demonstrates that the final settlement value of the FIM is identical to the coupon value. ¹



Result: 8 steps to arrive at the same coupon value taking possibly over one year to settle

¹ Unless carriers have a bi-lateral FIM agreement.