December 2016

Dear Amtrak Agreement Employee:

Enclosed is the summary of the annual report for the Amtrak Retirement Savings Plan for agreement employees of the National Railroad Passenger Corporation for the period January 1, 2015 through December 31, 2015.

The annual report has been filed with the US Department of Labor's Pension and Welfare Benefits Administration as required under the Employees Retirement Income Security Act of 1974 (ERISA). As information, ERISA requires that any person who was a participant during the reporting period be provided with this summary even though coverage may have ceased during 2015.

If you have any questions, please contact the Amtrak Employee Service Center at 1-888-694-7372.

Sincerely,

Dave Roberts
SVP, Total Rewards, Health & Wellness

Attachment
Summary Annual Report
For Amtrak's Retirement Savings Plan For Agreement Employees

This is a summary of the annual report for Amtrak's Retirement Savings Plan For Agreement Employees, Employer Identification Number 52-0910053, Plan No. 003 for the period January 01, 2015 through December 31, 2015. 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).

Basic Financial Statement

Benefits under the plan are provided through a trust fund. Plan expenses were $55,828,142. These expenses included $55,236,921 in benefits paid to participants and beneficiaries and $591,221 in other expenses. A total of 19886 persons were participants in or beneficiaries of the plan at the end of the plan year.

The value of plan assets, after subtracting liabilities of the plan, was $561,530,699, as of December 31, 2015 compared to $567,445,222 as of January 01, 2015. During the plan year, the plan experienced a decrease in its net assets of ($5,914,523). This decrease 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. The plan had total income of $49,913,619, including employer contributions of $0, employee contributions of $48,638,479, other contributions of $2,976,751, and losses from investments of ($1,701,611).

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. financial information and information on payments to service providers;
2. an accountant's report;
3. assets held for investment;

To obtain a copy of the full annual report, or any part thereof, write or call NATIONAL RAILROAD PASSENGER CORPORATION, 60 MASSACHUSETTS AVENUE NE, WASHINGTON, DC 20002, 202-906-2272.

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 at NATIONAL RAILROAD PASSENGER CORPORATION, 60 MASSACHUSETTS AVENUE NE, WASHINGTON, DC 20002, 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, N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Information was approved by your employer. Fidelity Investments is not responsible for its content. 749777.1