Announcing a Transition for Your Retirement Savings Plan Accounts at ING to Fidelity

In late November you were advised that your retirement plan accounts at ING will transition to Fidelity Investments in July 2010, and your investment options will change to those offered under similar plans sponsored by Delta (the "Delta Plans"). This letter and the attached material will give you more information about the Delta Plans and the timeline for this change.

What Will the Delta Plans Offer?

A diversified fund lineup... The lineup in the Delta Plans will feature a broad and well-diversified range of investment options, including many of the same investment categories that are in the current plans at ING. The core choices will consist of 27 funds in three broad categories, plus a brokerage option. The categories will be easy to navigate, helping you to select funds that meet your savings goals.

Choice... The Delta Plans also offer a BrokerageLink® option, similar to the brokerage option at ING, allowing you to choose from thousands of mutual funds, individual stocks, options, bonds, and foreign securities.

Custom Funds... Assets in our plans have grown due to the merger, and our new size gives us the opportunity to provide custom-designed funds that will be constructed exclusively for the Delta Plans. We used investment experts to help us select world-class investment managers for our funds. These experts used the same approach and expertise in selecting managers for the Delta Plans as they use to select managers for other large pension and 401(k) plans, including the Delta and Northwest retirement plans. We will continue using their expertise to manage these funds in the future. When combined with our Financial Engines advice platform, the Delta Plans will provide options for every kind of investor – from those who want professionals to manage their assets for them, to active traders who are looking for more choices.

Our very competitive employer contributions combined with the comprehensive fund lineup help to make the Delta Plans one of the best in the industry. Remember, the primary purpose of the Delta Plans is to help you build your retirement savings so that you can retire when you want to. Your own contributions, in addition to those provided by Delta, are a necessary and vital part of your retirement savings, and you are always encouraged to contribute as much as possible in order to meet your savings goals.

What Action Do I Need to Take Now?

Although there is nothing you need to do now, these changes are fairly significant so we want you to be aware of what to expect and plan accordingly. Please review the enclosed *Overview of the Delta Fund Lineup* and *Calendar of Events*. Additional communication will be coming your way over the next few months; please watch your mail for envelopes marked "**A New 401(k) Plan on the Horizon**." Information about this transition will also be posted on DeltaNet, under Employee Connection/Retirement. Until the transition takes place, you will need to continue to access your plan information by contacting ING at **1-800-NWA-SAVE** or by logging on to **https://nwa401k.ingplans.com**.

Sincerely,

Rob Kight
Vice President – Compensation, Benefits, and Services

WINNING TOGETHER
PLANNING YOUR RETIREMENT

Overview of the Delta Fund Lineup

The Delta Plans fund lineup is in the process of going through some significant changes that will be in place before the transition of your retirement account from ING to Fidelity. Below is an overview of the new fund lineup that will be available after the transition is complete.

Four Categories of Funds

The Delta fund lineup will offer a broad range of fund types to enable you to build a custom investment portfolio. To help you choose which funds may be right for you, the funds will be arranged into four manageable categories, or "tiers." These tiers are somewhat similar to the current investment structure at ING and have been created based on the investment style of the funds as well as the amount of time you may want to spend choosing and monitoring your investments.

1. **Lifecycle Funds.** Similar to the lifecycle funds under your current investment options, these lifecycle funds will offer participants a predetermined mix of stocks, bonds, and short-term investments in each fund. Each fund automatically becomes more conservative in its asset allocation mix as time elapses and nears its target date. There will be **10** lifecycle funds created and managed exclusively for the Delta Plans.
2. **Index Funds.** These funds cover a broad range of investments; however, their investment mix will automatically seek to track the performance of a specific market index. Often considered the low-cost approach to investing, there will be **5** index funds created for the Delta Plans.
3. **Actively Managed Funds.** These funds will cover an even broader range of investment types, from short-term investment to sector-specific. The goal of these funds is to do better than the benchmark index, not just match it. These funds will have a wide range of investment objectives. There will be **12** actively managed funds to choose from – 8 of which have been made exclusively for the Delta Plans, and 4 of which are mutual funds.
4. **Fidelity BrokerageLink®.** Participants who are comfortable taking even more control over their investments will be able to invest in thousands of mutual funds and most listed stocks, options, many types of bonds, and foreign securities. BrokerageLink provides a greater variety of investment options for participants who are comfortable with the increased risk of investing part of their retirement savings within a brokerage account, and who are familiar with how a brokerage account operates. Delta does not monitor or select the investments offered in a Fidelity BrokerageLink account.

IMPORTANT INFORMATION FOR BROKERAGE ACCOUNT HOLDERS

If you have a brokerage account at ING, be aware that most investments will be transferred to a Fidelity BrokerageLink account at Fidelity.

However, we have identified some securities currently being held in the plan brokerage accounts at ING *that are not available* in Fidelity BrokerageLink. See page 4 for the complete list. If you are holding any of these "ineligible" securities, you may want to consider selling them before the transition to Fidelity.

Calendar of Events

A lot of behind-the-scenes work is being done to transition the Northwest Retirement Savings Plans to the Delta Plans. In the next few weeks, you will receive more detailed information in the mail; envelopes for these mailings will be marked with the tagline: "**A New 401(k) Plan on the Horizon**." You will want to watch your mail closely for this material. Below are the time frames for these upcoming communications and action items you should consider.

When	What you will receive	What to consider
Mid May	**Your Guide to the Transition:** This is a very important communication. It will provide detailed information about the transition from ING to Fidelity: – Calendar of Events – Delta fund lineup information – Fee education – Details about the fund selection period including decision and transaction deadlines – A "mapping chart" that illustrates how the current funds at ING will transfer to the funds at Fidelity – Brokerage account transition information – Financial Engines transition information	**This is your opportunity to take action:** – Evaluate your retirement savings goals – Educate yourself about the Delta Plan lineup – Consider which funds may be right for you – Review the "mapping chart" to know how your current funds will map to the funds in the Delta Plans
June	**Fund Selection Period Reminders** If you have not made your fund selection in the new fund lineup, we will remind you of the deadlines and how to make your selection.	**If you would like to make changes to your funds, take action before the deadlines, which will be communicated in the mid-May mailing.** – Update your beneficiary information
Early July	**Transition Complete Confirmation:** This will be your confirmation that the transition is complete: – Your account balances have successfully transferred to Fidelity – You may access your newly created Fidelity account – You may receive additional investment education resources	**Your assets have transferred to the Delta Plans at Fidelity, and you may want to:** – Review your Delta Plan account at Fidelity – Use the online tools to review your new funds – Make sure your selections are right for you – Attend an online workshop to further educate yourself – Check with Financial Engines regarding advice for the new fund lineup

CONTINUE TO ACCESS YOUR RETIREMENT SAVINGS PLAN ACCOUNT THROUGH ING

Until the accounts at ING have transitioned to Fidelity, please continue to access your account by contacting ING; log on to **https://nwa401k.ingplans.com** or call ING at **1-800-NWA-SAVE**.

Ineligible Securities

As of February 24, 2010, the following securities currently being held in brokerage accounts at ING *are not available* in Fidelity BrokerageLink and therefore ineligible to transfer to Fidelity. If you are holding any of the following securities, you may want to consider selling them before the transition to Fidelity.

Keep in mind, this list may change if participants make new purchases of other securities that are not available in Fidelity BrokerageLink. You may want to limit your brokerage account activity until after the transition to Fidelity is complete. See the *Calendar of Events* on page 3 for more information on the transition.

CUSIP	Name
316175207	FIDELITY INSTL MMKT PORT CL I
61744J804	MORGAN STA INST INC. GLBL VAL EQTY CL I
61744J408	MORGAN STA INST INC. INTL EQUITY CLASS I
61744J861	MORGAN STANLEY CAPITAL GROWTH I
61744J820	MORGAN STA INST INC. EMERGING MARKET CL I
15570401	ALGER CAPITAL APP RETIREMENT INSTL
15570203	ALGER MID CAP GROWTH INSTL PORTFOLIO
15570104	ALGER SMALL CAP INSTL PORTFOLIO
524659208	LEGG MASON VALUE TRUST INSTITUTIONAL
903287209	USAA CORNERSTONE FUND
903287506	USAA GNMA FUND
903288207	USAA INCOME FUND
903288603	USAA INCOME STOCK FUND
903287308	USAA INTERNATIONAL FUND
903288108	USAA GROWTH FUND
903287803	USAA EMERGING MARKETS FUND
880199302	TEMPLETON GROWTH ADVISOR CLASS
471021204	JANUS ASPEN ENTERPRISE PORT INST
471021402	JANUS ASPEN BALANCED INSTITUTIONAL
471021709	JANUS ASPEN OVERSEAS PORT INSTL

CUSIP	Name
471021105	JANUS ASPEN JANUS PORT INSTL
471021865	JANUS ASPEN FORTY PORTFOLIO INSTL
61744J705	MORGAN STANLEY INSTL VALUE EQUITY CL I
354713869	FRANKLIN SMALL-MID CAP GROWTH ADVISOR
543919500	LORD ABBETT MID-CAP VALUE FD CL I
880208400	TEMPLETON GLOBAL BOND ADVISOR CLASS
61744J309	MORGAN STA INST INC. SMALL CO GROWTH I
52468C109	LEGG MASON CBA AGGRESSIVE GROWTH A
35361F501	TEMPLETON FOREIGN SMALLER CO ADVISOR
257132308	DOMINI SOCIAL EQUITY FUND CL R
880196506	TEMPLETON FOREIGN ADVISOR CLASS
52469H826	LEGG MASON CBA LARGE CAP GROWTH A
416529626	HARTFORD GROWTH FUND CLASS Y
416646800	HARTFORD INTL GROWTH CL Y
416529808	HARTFORD SMALL CAP GROWTH CLASS Y
61744J846	MORGAN STA INST INC. ACTIVE INTL ALLOC I
88018W302	TEMPLETON DEVELOPING MARKETS ADVISOR CL

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