

A New 401(k) Plan on the Horizon Transition to the Delta Plans at Fidelity - Q&A (as published on DeltaNet)

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Q1. What does the transition mean for pre-merger Northwest employees?

The Northwest Plans accounts at ING will transition to Fidelity in July, 2010, and your investment options will change to those offered under similar plans sponsored by Delta (the “Delta Plans”). A guide is being mailed on May 27 to all pre-merger Northwest participants with an account balance in any of the “PMNW Plans” listed above. Participants should review this guide closely for detailed information about the transition, an overview of the Delta Plans lineup, and important deadlines, including blackout dates for certain transactions during the transition. A copy of the guide is also posted at [DeltaNet> Employee Connection> Retirement](#).

Q2. What will the Delta Plans offer?

Similar to the investment options offered in the pre-merger Northwest Plans, the Delta Plans lineup offers a broad range of fund types to enable you to build a custom investment portfolio. The funds are arranged into 4 manageable categories, or “tiers” based on the investment style of the funds. The 4 tiers are Lifecycle Funds, Index Funds, Actively Managed Funds, and the Fidelity BrokerageLink. The Delta Plans also feature financial advice and management through Financial Engines.

Q3. What employer contributions does Delta make to the Delta Plans?

The retirement benefits provided by Delta are an important component of your overall compensation and benefit package at Delta. Non-contract employees are eligible to receive a 2% fixed contribution, as well as a 100% match on the first 5% of a participant’s own contribution, for a total of up to 7% from Delta. Contract employees are eligible for contributions as outlined in their collective bargaining agreements.

Q4. What action do I need to take?

No action is required for your PMNW Plans account funds to transfer, or “map”, to similar funds in the Delta Plans. However, you will want to review the transition guide to familiarize yourself with the Delta Plans fund lineup, and consider any changes you may want to make to your account at ING in order to direct the mapping to Fidelity. There is also no action required to your current 401(k) payroll deductions. Your payroll deduction percentage(s) will be transferred from ING to Fidelity for the Delta Plans.

Q5. Do I need to re-enroll in the Delta Plans?

No. If you are a current employee participating in the PMNW Plans at ING, your payroll deduction percentage(s) will be transitioned to the Delta Plans at Fidelity. Your contributions and balances will transition according to the fund mapping chart on page 13 of the transition guide. If you are a pre-merger Northwest employee who already has a Delta Plans account at Fidelity, your balance at ING will transfer according to the mapping chart, and your current investment elections at Fidelity will continue to apply.

Q6. How do I get more information about the Delta Plans?

Log on to www.netbenefits.com; on the homepage under “Employer News”, click on “Plan Highlights”. This document will provide an overview of the Delta Plans and its features. The Plan Highlights document is also available on DeltaNet, under Employee Connection”, on the Retirement page.

Q7. I currently have a loan from my account at ING; how will my loan be affected by this transition?

If you have an outstanding loan or loans from your pre-merger Northwest Plan account at ING, your outstanding loan balance(s) will automatically transfer to your Delta Plans account. Your payments will continue to be deducted from your paycheck and applied to your loan. If you are currently making manual payments on your loan by check, Fidelity will contact you by mail shortly after the transition regarding payment arrangements to your newly created Delta Plans account.

Q8. How are my holdings in my current brokerage plan account at ING affected by this transition?

In most cases, the investments in the brokerage accounts at ING will be transferred to a BrokerageLink account at Fidelity. However, there are some securities that are not available through a BrokerageLink account at Fidelity. Pre-merger Northwest participants who have a plan brokerage account received a separate insert along with the guide with more information about the transfer process and also a listing of the funds that are not eligible for trade within BrokerageLink. This separate brokerage insert and listing can also be found on DeltaNet> Employee Connection> Retirement.

Q9. I am enrolled in the ING Advisor Services Professional Account Manager Service; will my enrollment in this program transfer to the Delta Plans?

Investment advice for the Delta Plans is offered through two Financial Engines programs: the Professional Management program and the Online Advice program. Current Professional Account Manager Service participants will need to re-enroll in the Professional Management program. More information about these programs can be found in the guide on page 16.

Q10. Why can't I buy Delta stock within the Delta Plan or BrokerageLink?

Delta does not allow the purchase of company stock in the Delta Plans. This practice is consistent with that of many other companies. Employees who have received stock from emergence or merger related distributions can continue to hold or sell their current holding of stock, but cannot make additional purchases.

Q11. Where can I get more information?

You can call ING at 1-800-NWA-SAVE or the Delta Service Center at Fidelity at 1-800-554-0262 for more information. Also, please read "Your Guide to the Transition" that was mailed to your home in late May. A copy is also posted on DeltaNet > Employee Connection > Retirement portal.