Delta

Incoming Rollover Contribution Instructions

Family-Care Savings Plan **Plan # 90262**

If you have a balance in a former employer's retirement plan and/or an IRA, you may want to consider consolidating your assets in the Delta Family-Care Savings Plan. Keeping your retirement savings in a single plan can help simplify performance tracking, provide greater convenience in making investment changes, and minimize paperwork. If you roll money into the Delta Family-Care Savings Plan, it is subject to the terms and conditions of this Plan, and all rolled-over amounts will be treated as if they are pre-tax contributions to this Plan for the purposes of in-service loans and withdrawals.

Rolling money into the Delta Family-Care Savings Plan is a three-step process. Please follow these instructions to help ensure that your rollover is completed in a timely and accurate manner. **Please note: failure to follow these instructions may result in a delay in the processing of your request and may jeopardize your ability to roll over your distribution.**

1

REQUEST YOUR DISTRIBUTION:

Request the distribution from your previous employer-sponsored plan, or Conduit IRA (Rollover IRA), or Non-Conduit IRA (Traditional IRA, Simplified Employee Pension plans (SEP-IRA), or a "SIMPLE" IRA distribution (if you participated in the "SIMPLE" IRA for two or more years.)

- **There are two distribution check payable options**:
  1. The check can be made payable to Fidelity Investments Institutional Operations Company, Inc. (or FIIOC), for the benefit of (YOUR NAME). The check must be from the distributing trustee or custodian. (**Personal checks are not acceptable.)**
     NOTE: This type of distribution avoids automatic federal income tax withholding. Also, it avoids the possible 10% early withdrawal penalty if you are under the age of 59 ½.
  2. If the distribution was originally made payable directly to you, you must send your rollover contribution to Fidelity via a certified check or money order only for the amount you are rolling over. (**Personal checks are not acceptable.) NOTE:** If your distribution is initially received as a check made payable to you, your rollover must be completed within 60 days of the date of the distribution. Your previous administrator will be required to withhold federal income taxes and possibly state taxes. As a result, you will not be able to roll over 100% of your eligible distribution unless you have extra savings available to make up the amount withheld. You must also roll over that amount within 60 days of your distribution. If you do not make up the amount withheld, that amount will be considered a withdrawal from the prior plan or IRA and will be subject to ordinary income taxes and possibly a 10% early withdrawal penalty.
- Fidelity does not accept wire transfers of funds. You must request a CHECK from your previous plan or IRA.
- The check should be mailed directly to you. Once you have received the check, please follow the directions in Step 2.

2

COMPLETE YOUR ROLLOVER APPLICATION:

- Please complete the enclosed *Incoming Rollover Contribution Application*.
- Use the INVESTMENT ELECTIONS section to select the investment options into which you elect to invest your rollover contribution. You may choose investment options from the options in the Plan. If investing in the Window of Investment Options, you may invest your rollover contribution in increments of 5%, up to a total of 20 investment options. The quantity and selection of available investment options are determined by Delta Air Lines. You may request mutual fund prospectuses prior to making your investment decisions. Furthermore, you should refer to your *Detailed Description of Investment Options* provided by Morningstar. Indicate a percentage for each investment option chosen. The percentage must be in whole numbers and total 100%. If your investment elections do not total 100%, your documentation and check will be returned to you.
- **If you are not sure of the type of plan you are rolling over from, please contact your prior Plan Sponsor for verification. An incorrect plan type could invalidate your Rollover.**

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MAIL THE INFORMATION:

- Mail (1) the *Incoming Rollover Contribution Application* and (2) the check in the enclosed self-addressed envelope or to:

Delta Family-Care Savings Plan Participant Service Center
Fidelity Institutional Retirement Services Company
LPS Services, PO Box 770003
Cincinnati, OH 45277-0065

Overnight Address:
Fidelity Investments
Delta Family-Care Savings Plan Participant Service Center
100 Crosby Parkway
Mail Zone: KC1F-L
Covington, KY 41015

- **Please include all of the information requested. Incomplete forms and the accompanying check will be returned and may jeopardize your ability to roll over your distribution.**

Once your contribution is accepted into the Delta Family-Care Savings Plan, you can log onto Fidelity NetBenefits® at www.401k.com to view your rollover contribution and investment election(s). If you have any questions about rollover contributions, call 800-554-0262. Please allow time for your check and application to reach Fidelity. Please be sure you have beneficiary information for the Plan on file.

To establish or change your beneficiary information for the Delta Family-Care Savings Plan, please call the Savings Plan Phone Line at 800-554-0262 and request a Designation of Beneficiary Form. The Designation of Beneficiary Form can also be printed from NetBenefits at www.401k.com.

Available Investment Options for the Delta Family-Care Savings Plan – Page 1 of 2

Use these codes only when enrolling manually. When making subsequent changes to your account online or by phone, use the fund codes provided in the Plan's Morningstar book, *Detailed Description of Investment Options*. Please note rollover contributions may not be invested in the Delta Common Stock Fund.

Investment Options	Fund Code
CORE INVESTMENT OPTIONS	
Insurance Contracts/Stable Value Fund	GCDS
Delta Air Lines Commingled Bonds Fund	TCD5
Delta Air Lines Conservative Balanced Fund	TCD7
Delta Air Lines Balanced Fund	TCDU
Delta Air Lines Growth Balanced Fund	TCD6
U.S. Equity Index Commingled Pool	0782
Delta Air Lines Commingled Stocks Fund	TCD4
Fidelity Freedom Income Fund®	0369
Fidelity Freedom 2000 Fund®	0370
Fidelity Freedom 2010 Fund®	0371
Fidelity Freedom 2020 Fund®	0372
Fidelity Freedom 2030 Fund®	0373
Fidelity Freedom 2040 Fund®	0718
WINDOW OF INVESTMENT OPTIONS	
Asset Allocation	
Fidelity *Asset Manager*℠	0314
Fidelity *Asset Manager: Growth*®	0321
Fidelity *Asset Manager: Income*®	0328
Short Term/Money Market Funds	
Delta Employees Credit Union Fund	OBHM
Fidelity Retirement Government Money Market Portfolio	0631
Fidelity Retirement Money Market Portfolio	0630
Bond Funds	
Ariel Premier Bond Fund – Investor Class	OFEK
Fidelity Ginnie Mae Fund	0015
Fidelity Government Income Fund	0054
Fidelity Institutional Short-Intermediate Government Fund	0662
Fidelity Intermediate Bond Fund	0032
Fidelity Investment Grade Bond Fund	0026
Fidelity Short-Term Bond Fund	0450
Fidelity Strategic Income Fund	0368
Fidelity U.S. Bond Index Fund	0651
Janus Flexible Income Fund	OFJ4
Managers Bond Fund	OMJA
Morgan Stanley Inst. Fund Trust Core Plus Fixed Income Port.	OFM3
PIMCO Long-Term U.S. Gov't Fund – Administrative Class[2]	OFP8
PIMCO Low Duration Fund – Administrative Class[2]	OFP6
PIMCO Total Return Fund – Administrative Class[2]	OFAP
Strong Government Securities Fund – Investor Class	OFSS
Strong Short-Term Bond Fund – Investor Class	OFSB
Strong Ultra Short-Term Income Fund – Investor Class	OFSA
USAA GNMA Trust	OFU2
USAA Income Fund	OFU3
High Yield Bond Funds	
Fidelity Capital & Income Fund[2]	0038
Morgan Stanley Institutional Fund Trust High Yield Portfolio - Adviser Class	OFM4
PIMCO High Yield Fund – Administrative Class[2]	OFP5
International Bond	
Credit Suisse Global Fixed Income Fund – Common Shares	OFWF
Fidelity New Markets Income Fund[2]	0331
PIMCO Global Bond Fund – Administrative Class[2]	OFP4
Templeton Global Bond Fund – Class A[2]	OFTI
Balanced/Hybrid Funds	
Calvert Social Investment Fund Balanced Portfolio – Class A	OFC4
Dreyfus Founders Balanced Fund – Class F	OFF1
Fidelity Balanced Fund	0304
Fidelity *Puritan*® Fund	0004
INVESCO Total Return Fund – Investor Class	OF1I
Balanced/Hybrid Funds continued	
Janus Balanced Fund	OFJ2
Morgan Stanley Inst. Fund Trust Balanced Portfolio – Adviser Class	OFM2
Oakmark Equity and Income Fund – Class I	OMWG
International Balanced Funds	
Fidelity Global Balanced Fund[2]	0334
Balanced/Hybrid-Convertible Funds	
Fidelity Convertible Securities Fund	0308
Domestic Equity – Large Cap Value Funds	
Credit Suisse Large Cap Value Fund – Class A	OMLV
Fidelity Equity-Income Fund	0023
Fidelity Equity-Income II Fund	0319
Managers Value Fund	OMJC
Morgan Stanley Institutional Fund Trust Value Portfolio – Adviser Class	OFM6
Morgan Stanley Inst. Fund, Inc.–Value Equity Port.-Cl B	OMIX
Neuberger Berman Guardian Fund – Trust Class	OF1N
Oakmark Fund – Class I	OFOK
PBHG Large Cap Fund[2]	OMYF
Scudder-Dreman High Return Equity Fund – Class A	OMZO
USAA Income Stock Fund	OFU4
Van Kampen Growth and Income Fund – Class A	OMZC
Domestic Equity – Mid Cap Value Funds	
Fidelity Value Fund	0039
Lord Abbett Mid-Cap Value Fund – Class P	OQXQ
Mutual Shares Fund – Class A[2]	OFMC
Oakmark Select Fund – Class I	OFOA
Domestic Equity – Small Cap Value Funds	
Ariel Fund	OFEI
PIMCO NFJ Small-Cap Value Fund – Administrative Class	OQWF
Domestic Equity – Large Cap Blend Funds	
Calvert Social Investment Fund – Equity Portfolio – Cl A	OFC7
Domini Social Equity Fund – Investor Shares	OF2F
Fidelity *Contrafund*	0022
Fidelity Disciplined Equity Fund	0315
Fidelity Discovery Fund	0339
Fidelity Dividend Growth Fund	0330
Fidelity Export and Multinational Fund[2]	0332
Fidelity Fifty® [2]	0500
Fidelity Four-in-One Index Fund[2]	0355
Fidelity® Fund	0003
Fidelity Growth & Income Portfolio	0027
Fidelity Growth & Income II Portfolio	0361
Fidelity *Magellan*® Fund	0021
Fidelity Stock Selector	0320
Fidelity Trend Fund	0005
INVESCO Core Equity Fund – Investor Class	OF2I
Legg Mason Value Trust – FI Class	OMVD
Neuberger Berman Focus Fund – Trust Class	OFN2
Neuberger Berman Partners Fund – Trust Class	OFN5
Neuberger Berman Socially Responsive Fund – Trust Cl	OFN6
Scudder Growth and Income Fund – Class S	OF6S
Spartan® 500 Index Fund[2]	0317
Spartan® U.S. Equity Index Fund	0650
USAA Cornerstone Strategy Fund	OFU1
Domestic Equity – Mid Cap Blend Funds	
AIM Mid Cap Core Equity Fund – Class A	OQFI
Ariel Appreciation Fund	OFEJ
PBHG Mid-Cap Fund[2]	OMYG
Strong Advisor Common Stock Fund- Class Z	OFSH
Strong Opportunity Fund – Investor Class	OFSO

Fund lineup and categorization update as of 6/30/2004.
[2]Shareholders may be subject to certain short-term redemption fees. Please consult the prospectus for further information.

Available Investment Options for the Delta Family-Care Savings Plan – Page 2 of 2

Use these codes only when enrolling manually. When making subsequent changes to your account online or by phone, use the fund codes provided in the Plan's Morningstar book, *Detailed Description of Investment Options*.

Investment Options	Fund Code	Investment Options	Fund Code
WINDOW OF INVESTMENT OPTIONS continued		***Domestic Equity – Small Cap Growth Funds***	
Domestic Equity – Small Cap Blend Funds		Alger Small Cap Institutional Fund – Institutional Class	OFEN
Calvert New Vision Small Cap Fund® - Class A	OFC1	Baron Growth Fund	OFBK
Fidelity Low-Priced Stock Fund[1, 2]	0316	Dreyfus Founders Discovery Fund – Class F	OFK9
Fidelity Small Cap Stock Fund[2]	0340	Fidelity Small Cap Independence[2]	0336
FMA Small Company Portfolio – Institutional Class	OFDO	INVESCO Small Company Growth Fund – Investor Class	OFI4
Neuberger Berman Genesis Fund – Trust Class	OFN3	Managers Special Equity Fund	OFMS
Strong Advisor Small Cap Value Fund – Class Z	OMYJ	Morgan Stanley Inst. Fund, Inc. – Small Company Growth Portfolio-Cl B	OFM7
Domestic Equity – Large Cap Growth Funds		PBHG Emerging Growth Fund[2]	OFEG
Alger Capital Appreciation Institutional Portfolio – Inst. Class	OFEL	PBHG Strategic Small Company Fund[2]	OMYH
American Century Select Fund – Investor Class	OFDC	Rice, Hall James Micro Cap Portfolio-Institutional Class	OFDQ
American Century Ultra Fund – Investor Class	OFDU	RS Emerging Growth Fund	OFWR
Credit Suisse Capital Appreciation Fund – Common Shares	OFWC	RS Smaller Company Growth Fund	OMJD
Dreyfus Founders Growth Fund – Class F	OFF2	Scudder 21st Century Growth Fund – Class S[2]	OMDU
Dreyfus Founders Growth and Income Fund – Class F	OFF4	***International/Global Equity Funds***	
Fidelity Blue Chip Growth Fund	0312	Artisan International Fund	OFZQ
Fidelity Capital Appreciation Fund	0307	Calvert World Values Fund, Inc.–Int'l. Equity Fund–Cl A[2]	OFC9
Fidelity Focused Stock Fund[2]	0333	Credit Suisse International Focus Fund – Common Shares	OQIM
Fidelity Growth Company Fund	0025	Dreyfus Founders Worldwide Growth Fund – Class F	OFF6
Fidelity Independence Fund	0073	Fidelity Aggressive International Fund[2]	0335
Fidelity Large Cap Stock Fund	0338	Fidelity Canada Fund[2]	0309
Fidelity OTC Portfolio	0093	Fidelity China Region Fund[2]	0352
Janus Adviser Capital Appreciation Fund – Class I	OF5K	Fidelity Diversified International Fund[2]	0325
Janus Adviser Growth Fund – Class I	OF5I	Fidelity Europe Capital Appreciation Fund[2]	0341
Janus Fund	OFJ5	Fidelity Europe Fund[2]	0301
Janus Mercury Fund	OFJ6	Fidelity International Growth & Income Fund[2]	0305
Janus Twenty Fund	OFJ7	Fidelity Japan Fund[2]	0350
Managers Capital Appreciation Fund	OMJB	Fidelity Japan Smaller Companies Fund[2]	0360
Morgan Stanley Inst. Fund, Inc.–Equity Growth Port.-Cl B	OFB0	Fidelity Latin America Fund[2]	0349
PIMCO CCM Capital Appreciation Fund-Administrative Class	OFP2	Fidelity Nordic Fund[2]	0342
Strong Growth Fund – Investor Class	OFSF	Fidelity Overseas Fund[2]	0094
Strong Large Cap Growth Fund – Investor Class	OFSR	Fidelity Pacific Basin Fund[2]	0302
TCW Galileo Select Equities Fund – Class N	OMJE	Fidelity Southeast Asia Fund[2]	0351
USAA Growth Fund	OFU6	Fidelity Worldwide Fund[2]	0318
Domestic Equity – Mid Cap Growth Funds		Janus Adviser International Growth Fund – Class I[2]	OF5L
Alger Mid Cap Growth Institutional Fund – Institutional Class	OFEM	Janus Worldwide Fund[2]	OF1J
Artisan Mid Cap Fund	OMVM	Morgan Stanley Inst. Fund, Inc.– Active Int'l. Allocation Portfolio-Cl B[2]	OFM8
Baron Asset Fund	OFBO	Morgan Stanley Inst. Fund, Inc.– Global Value Equity Portfolio Class B[2]	OFM1
Calvert Capital Accumulation Fund – Class A	OFC8	Morgan Stanley Inst. Fund, Inc.–Int'l Equity Portfolio-Cl B[2]	OFZT
Credit Suisse Emerging Growth Fund – Common Shares	OFWE	Morgan Stanley Inst. Fund, Inc.–Int'l Magnum Port.-Cl B[2]	OFLM
Delaware Trend Fund – Institutional Class	OFDD	Mutual Discovery Fund – Class A[2]	OFBJ
Dreyfus Founders Mid Cap Growth Fund – Class F	OFF5	Scudder Global Discovery Fund – Class S	OF4S
Fidelity Aggressive Growth Fund[2]	0324	Scudder International Fund – Class S[2]	OF1S
Fidelity Mid Cap Stock Fund[2]	0337	Templeton Foreign Fund – Class A[2]	OFJT
Franklin Small-Mid Cap Growth Fund – Class A[2]	OFFS	Templeton Foreign Smaller Companies Fund – Class A[2]	OFAQ
INVESCO Dynamics Fund – Investor Class	OFI3	Templeton Growth Fund, Inc. – Class A[2]	OFTG
Janus Adviser Mid Cap Growth Fund	OF5J	Templeton Inst Funds Inc.–Foreign Equity Series Primary Cl[2]	OFDT
Janus Enterprise Fund	OFJ3	Templeton World Fund – Class A[2]	OFTW
Morgan Stanley Inst. Fund Trust Mid Cap Growth Portfolio – Adviser Class	OFM5	USAA International Fund	OFU5
Neuberger Berman Manhattan Fund – Trust Class	OFN4	***International/Global Equity – Emerging Markets***	
PBHG Growth Fund[2]	OFGF	Fidelity Emerging Markets Fund[2]	0322
PIMCO CCM Mid Cap Fund – Administrative Class	OFP3	Morgan Stanley Inst. Fund, Inc.–Emerging Markets Portfolio-Cl B[2]	OFM9
Strong Discovery Fund	OFSD	Templeton Developing Markets Trust – Class A[2]	OFTD
TCW Galileo Aggressive Growth Equities Fund – Class N	OMBA	USAA Emerging Markets Fund	OFU7
TCW Galileo Small Cap Growth Fund – Class N	OMAY	***Specialty Funds***	
		Fidelity Real Estate Investment Portfolio[2]	0303
		Fidelity Utilities Fund	0311

[1]Effective July 30, 2004, the Low-Priced Stock Fund closed to new investors. You may continue to invest in the fund if you had a balance in the Low-Priced Stock Fund in your Company 401(k) Plan account as of July 30, 2004 and have maintained a balance. Otherwise, you may not elect that any portion of your rollover contribution be invested in the Low-Priced Stock Fund.

[2]Shareholders may be subject to certain short-term redemption fees. Please consult the prospectus for further information.

For Fidelity Use Only: ☐ NIGO

Family-Care Savings Plan

Incoming Rollover Contribution Application

Plan # 90262

Section One: Participant Information (Please Print)

The following section must be entirely completed to ensure that your account is properly set up.

Social Security #: ___-__-____ Phone (day): ____________ Phone (evening): ____________

Participant Name: ______________________________________

Last First Initial

Hire Date: _____/_____/_____ Birth Date: _____/_____/_____

Participant Address: ______________________________________

Street

____

City State ZIP

Section Two: Rollover Contribution Information

Acceptable Rollover Funds:

The Delta Family-Care Savings Plan will accept taxable money from the following types of employer-sponsored plans: 401(a) (e.g., 401(k)), 403(a), Governmental 457(b) plans, and 403(b) plans (e.g., plans of tax-exempt organizations), and certain distributions of monies made to spouses from these types of plans. After-tax contributions from 401(a) and 403(a) plans may also be rolled into this Plan, if paid directly to this Plan from the former Trustee. In addition, the Plan will accept Conduit IRAs (Rollover IRAs) and Non-Conduit IRAs (Traditional IRAs, Simplified Employee Pension plans (SEP-IRAs), and "SIMPLE" IRA distributions (if you participated in the "SIMPLE" IRA for two or more years).

Please note that if the source of your rollover is an account other than a qualified plan or a Conduit IRA (Rollover IRA), and if your account in the Delta Family-Care Savings Plan has been eligible for capital gains and/or income tax averaging treatment, this rollover may negate that tax treatment on any future lump sum distributions. Please see your tax advisor for additional information.

Unacceptable Rollover Funds:

The Delta Family-Care Savings Plan cannot accept money from the following sources: rollovers from beneficiaries (other than certain spouses), payments over a life expectancy or a period of 10 or more years, hardship withdrawals, or mandatory age 70½ distributions. Money from Roth IRAs, or Coverdell Education IRAs cannot be accepted. In-kind distributions of employer stock are not acceptable. After-tax contributions from plans other than 401(a) or 403(a) plans may not be rolled into this Plan. Distributions from plans qualified under the Puerto Rico tax code may not be rolled into this Plan.

Your Enclosed Contribution Amount: $____________Pre-tax dollars

$____________After-tax dollars

$____________Total

Plan type* (please check one) of the origin of this rollover:

☐ 401(a) plan (e.g., 401(k)) ☐ 403(a) plan ☐ 403(b) plan ☐ Governmental 457(b) plan

☒ Conduit IRA (Rollover IRA) ☐ Non-Conduit IRA (Traditional IRA, Simplified Employee Pension plans (SEP-IRA), or a "SIMPLE" IRA distribution (if you participated in the "SIMPLE" IRA for two or more years)

*If you are not sure of the Plan type, please contact your prior Plan Sponsor for verification. An incorrect Plan type could invalidate your Rollover.

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Section Three: Investment Elections

Please indicate your investment election in whole percentages among the investment options shown on the Available Investment Options pages with the instructions (the total percentage must equal 100%). You may invest your rollover contribution in increments of 5%, up to a total of 20 investment options. Your investment election below will apply only to rollover contributions. Be sure to read the mutual fund(s) prospectus(es) before choosing your investment option(s). Prospectuses for the mutual funds are available from the Delta Family-Care Savings Plan Phone Line by calling **800-554-0262.**

Please be aware that you **cannot** roll over amounts directly into any BrokerageLink® (brokerage account) mutual funds. You must first roll your money into one of the Plan Investment Options (Core Investment Options and/or Window of Investment Options) and then can transfer into one or more of the mutual funds available through BrokerageLink, after establishing a BrokerageLink account.

INVESTMENT OPTION	FUND CODE	PERCENTAGE
Fidelity Retirement Money Market Portfolio	0630	100 %
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
	Total	**100%**

Note: Any investment election chosen on this form will take precedence over any other investment election that Fidelity Investments may have on its system for a rollover contribution. Therefore, if you had previously rolled over amounts into this Plan, the investment options in which that amount was invested will be changed to whatever you elect on this form.

Section Four: Participant Certification

I authorize the investment election for this rollover contribution and acknowledge that I have received information detailing my available investment options.

I certify that this rollover amount is composed ONLY of money from acceptable sources listed under Section Two above, and I have completed the information regarding the source of this money to the best of my knowledge. Also, if the distribution check was made payable to me, I understand that this rollover must be received and deposited to my account within 60 days of receipt of the distribution.
I also certify that the distribution I am rolling over is not a hardship distribution, nor one of a series of periodic payments over a period of 10 or more years, nor is it coming from the plans of ASA or Comair, subsidiaries of Delta Air Lines, Inc.
I understand that once invested, these moneys will be subject to the terms that govern the Delta Family-Care Savings Plan.

Signature of Employee

Date

IMPORTANT: Once you have completed filling out this application, please make a copy for your records before you mail it to Fidelity Investments® at the address on the first page of the Instructions.

Fidelity Investments Institutional Operations Company, Inc., 82 Devonshire Street, Boston, MA 02109