## Fourth Amendment to the Delta Pilots Disability and Survivorship Plan (as amended and restated effective July 1, 1996)

The Delta Pilots Disability and Survivorship Plan is hereby amended effective November 11, 2004, for Employees with Event Dates after November 11, 2004.

- 1. The word "and" shall be stricken from the end of clause (3) of the fourth paragraph of Section 1.12 and the following new clause (5) shall be added to the end of the list of exclusions contained in the fourth paragraph of Section 1.12 of the Plan (Earnings):
  - "and (5) Excess Payments as defined in the Delta Pilots Defined Contribution Plan."
- 2. Section 4.03(c)(i) of the Plan is deleted and a new Section 4.03(c)(i) is inserted in its place as follows:
  - "(i) An Employee who is eligible for Long Term Disability benefits shall be entitled to a monthly income benefit equal to (A) minus (B), where:
    - (A) is the lesser of (1) or (2), as follows:

- (1) 50% of the average of the Employee's highest 12 consecutive months of normal Earnings during the last 36 months of Active Payroll Status.
- Composite Hourly Pay Rate. The Composite Hourly
  Pay Rate is the composite hourly pay rate of the
  position the Employee held on the later of January 1,
  2005 or his Event Date, or for an Employee with an
  Event Date between November 11, 2004 and
  December 1, 2004, the composite hourly pay rate on
  December 1, 2004 for the position he held on his
  Event Date. If the Employee did not hold a position
  on his Event Date, the Composite Hourly Pay Rate is
  the composite hourly pay rate in effect on the later of
  December 1, 2004 or his Event Date for the position
  he most recently held.
- (B) is the amount of retirement benefits paid to or on account of the Employee as described in subparagraph (iii) of this Section 4.03(c).

This benefit will continue monthly for as long as the Employee remains eligible for Long-Term Disability benefits."

3. The last two sentences of Section 4.03(c)(iii) are deleted in their entirety and the following new sentences are inserted in their place, as follows:

"In addition, the annuity equivalent of the Participant's account under the Delta Pilots Defined Contribution Plan (the "DC Plan") will offset the benefit payable under this Section 4.03(c): (A) at the time the first distribution from the DC Plan is actually paid, after the Participant's retirement, to or on account of the Participant; or, (B) if earlier, at the Participant's age 62. The annuity equivalent of the DC Plan account will be determined using an interest rate of 7% and mortality assumptions from GAR-94 projected to 2002 Unisex. The reduction of the Long Term Disability benefit described in this subparagraph (iii) shall first be applied to reduce the level fixed portion of the Long Term Disability benefit. If the level fixed portion of the benefit is reduced to zero, any remaining reduction shall be applied to reduce the variable portion of the Long Term Disability benefit."

4. Section 4.03(d) is deleted in its entirety and the following new Section 4.03(d) is inserted in its place as follows:

"This section 4.03(d) will apply in the case of a disabled Employee who, after November 11, 2004, returns to Active Work with a First Class medical certificate.

(i) If during the first 12 months after his return to work the same disability causes him to be removed from flight status, he will be entitled to his original disability benefit. If during the first 12 months after his return to work a new disability causes him to be removed from flight status, he will be entitled to the

- disability benefit determined in accordance with the Plan without regard to this Section 4.03(d).
- (ii) If at any time more than 12 months after his return to work the same or a new disability causes him to be removed from flight status:
  - (A) If his latest removal from flight status for disability is before August 17, 2005, he shall be entitled to the greater of his original disability benefit or 50% of the average of the highest 12 consecutive months of normal Earnings during the last 36 months of Active Payroll Status.
  - (B) If his latest removal from flight status for disability is on or after August 17, 2005, he shall be entitled to the disability benefit determine in accordance with the Plan without regard to this Section 4.03(d)."
- 5. Section 4.03 of the Plan is amended by the addition of new paragraph (e), as follows:
  - "(e) <u>Limitation:</u> Long Term Disability benefits paid for psychiatric conditions, alcoholism and abuse of legal drugs are limited to a 24month lifetime maximum."

6. Except as expressly amended herein, the Plan shall remain otherwise without change.

IN WITNESS WHEREOF, this Amendment shall be effective as provided herein.

Delta Air Lines, Inc.

By:

Senior Vice President-Human Resources

Date: <u>June 27, 2</u>007