

EXCERPTS FROM THE 2013 SURVIVOR BENEFITS SUMMARY PLAN DESCRIPTION

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NOTICE OF COMPANY RIGHTS

“As with all Delta benefits, Delta reserves the right to amend, modify, suspend or terminate all or any part of the Plans in its sole discretion at any time and for any reason, subject to the requirements of the Pilot Working Agreement between the Company and the Air Line Pilots Association, if any. Any such amendment, modification, suspension or termination may apply to active employees, their dependents and beneficiaries, as well as former employees, inactive employees, retirees, Disabled employees, employees on a leave of absence or furlough and COBRA participants, and each of their dependents. Any amendment may be applied prospectively or retroactively, and may be applied only to one group of participants, such as retirees, but not to other groups of participants.

In the event that the D&S Plan is terminated, assets of the D&S Plan, if any, will first be distributed to those participants and beneficiaries currently receiving benefits under the D&S Plan. However, there can be no assurance that the assets of the D&S Plan, if any, will be sufficient to provide benefits to such participants and beneficiaries.”

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HOW LONG WILL BENEFITS CONTINUE

Other Reasons Benefits May End

- “The D&S Plan is terminated or no longer provides for Monthly Income Survivor Benefits”