

Dear Delta Pilot:

In a previous correspondence, you were informed of your entitlement to receive a single payment that includes interest to make up for the difference between the benefit amount you were due and the amount you were paid, per your benefit statement. We included a lump sum application for you to complete and return and indicated if we did not receive your application within 30 days, we would send the payment directly to you (minus the 20% required withholding).

We are requesting you to complete the enclosed lump sum application and return it along with a copy of your birth certificate, or passport in order to provide proof of your age. This process is necessary in order to ensure that the payments are received by the appropriate individual.

You can receive this payment in one of three ways, which are described in the enclosed Tax Notice Regarding PBGC Payments. Each option has potential tax consequences. We do apologize for any inconvenience this miscommunication may have caused. Once we receive your completed application and proof of birth, we will process your single payment.

We are currently reviewing all benefits provided by your pension plan. We expect to have this process completed three years from the date we became trustee of your plan. At that time, we will send you a formal determination of your benefit and a description of your right to appeal. Generally, if you have been paid too much, we will adjust your future benefits until the overpayment has been repaid without interest. If you have been paid too little, we will pay you the difference in a single payment with interest.

If you have any questions or need assistance, please call our Customer Contact Center at 1-800-400-7242. If you use a TTY/TDD, call 1-(800)-877-8339 and give the relay operator our telephone number. Or, you may also write to:

PBGC/Insurance Operations Department
P.O. Box 151750
Alexandria VA 22315-1750