

June 26, 2006

SUBJECT:

2004 & 2005

Dear Delta Retiree,

Non-qualified Earnings

You may have recently received an overpayment notice from the Social Security Administration pertaining to the Non-Qualified benefit shown in Box 11 of your W-2 form.

While the amount is correctly shown in Box 11 on the W-2 form that was mailed to you, it was not identified as Box 11 wages on the file that was transmitted to the SSA. Because these wages were not identified as Box 11 wages, the SSA determined that you had received wages in excess of the annual limit. This causes a recalculation of your prior year Social Security benefits. We have been working closely with the SSA on this matter. They are aware of the error and are awaiting our corrected file. Once they receive the corrected information, their records will no longer indicate the overpayment.

If you receive an overpayment notice from the Social Security Administration, please contact your local office and provide them with a copy of this letter and your W-2 forms.

We apologize for any inconvenience this may have caused you. If you have any further questions, please contact 1-800-MY-DEL TA.

Sincerely,

Stephen Andriotty General Manager