



SolutionsSpecial

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401(k) LIMITS IN 2004

Your allowable contribution to the 401(k) plan for 2004 will be:

- ✘ Up to \$13,000 annually (an increase of \$1,000), for salary deferrals; and
- ✘ Up to \$3,000 annually (an increase of \$1,000), for catch-up contributions*
- ✘ The amount of compensation deemed "eligible" by the IRS is now \$205,000 (an increase of \$5,000).

Under the 401(k) plan, you may contribute between 1% and 25% of your earnings before Federal and applicable state income taxes are withheld – subject to the IRS limits described above. The more you save, the more you reduce your taxes today and the greater your long-term savings will be.

If you would like to take advantage of the higher limits, be sure to adjust your plan contribution. Such changes may be made on a quarterly basis by completing an Enrollment/Change Form, which is available at your local Human Resources Office.

Changes will take effect on the first pay period of the calendar quarter following receipt of this form by your local Human Resources Representative.

Meanwhile, you may obtain current fund performance information or change your plan investment mix on any business day by calling the Fidelity toll-free customer service number at (800) 835-5098, or by accessing the Fidelity NetBenefitsSM Website at www.401k.com.

Be Sure To Review Your IDC Contribution Amount Today!

To take advantage of the increased limits in 2004, you may need to adjust your contribution. If you complete and submit an Enrollment/Change Form by December 31, 2003, your new contribution amount will take effect starting January 1st!

*If you are age 50 or over, or will attain age 50 in 2004, you may contribute an additional amount of up to \$3,000.

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