



CATCH UP

└───▶ **AND GET AHEAD OF YOUR RETIREMENT GOALS**

Effective July 1, 2002, you may be eligible to make additional “catch-up” contributions to your CAP account.

You are eligible to make the Catch-Up contribution if:

- ◆ you are age 50 or older or you are expected to turn age 50 any time during the year.
- ◆ you are an eligible participant who is making the maximum Plan contribution limit (20%) or the Internal Revenue Service (IRS) pre-tax contribution limit (\$11,000 in 2002) or the highly compensated employee limit.

If you are an eligible participant who is temporarily suspended from making contributions to the Plan (due to hardship withdrawals or other terms of the Plan), you may not elect catch-up contributions during the suspension period.

Maximum annual catch-up contributions for 2002 are limited to \$1,000 and the amount will increase by \$1,000 each year until 2006 when they will be increased by increments of \$500:

<u>Year</u>	<u>Annual Limit</u>
2002	\$1,000
2003	\$2,000
2004	\$3,000
2005	\$4,000
2006	\$5,000
2007	\$5,500

To determine the potential impact of catch-up contributions on your savings and take-home pay, see the Contribution Calculator and Take-Home Pay Calculator at Fidelity NetBenefits or 401k.com.

Please note: it will be necessary to make a separate election to take advantage of the catch-up contribution, just call the Fidelity Retirement Benefits Line at 1-800-835-5095 or log onto Fidelity NetBenefitsSM at www.401k.com.

Fidelity representatives are available to answer your questions any business day between 8:30 am and 8:00 pm in your local time zone.

**SAVE MORE WITH CATCH-UP CONTRIBUTIONS IN THE
AIRBORNE EXPRESS CAP PLAN**

Retirement plan services provided by Fidelity Institutional Services Company, a division of Fidelity Investments Institutional Services Company, Inc., 82 Devonshire Street, Boston, MA 02109