

TABLE I
401(K) PLAN FEATURES BY EFFECTIVE DATE

	Effective January 1, 1997	Effective November 23, 1997
Eligibility		
Eligible employees	U.S. employees, age 18+	U.S. employees, age 18+
First eligible	Full-time employees eligible upon hire; part-time employees must accrue 1,000 hours in one year	Full-time employees eligible upon hire; part-time employees must accrue 1,000 hours in one year
Employer match eligible	Immediately upon plan eligibility	Immediately upon plan eligibility
Enrollment	First thirty days of employment or January 1 of succeeding calendar years	Daily
Contributions		
Employee contributions ^a	Up to 17% of compensation	Up to 17% of compensation
Guaranteed employer match	50% of employee contribution	50% of employee contribution
Additional possible employer match	Up to 100% (50% for bonus-eligible employees); rate depended on company profitability	Up to 100% (50% for bonus-eligible employees); rate depended on company profitability ^b
Employer match restrictions	Match on the lesser of before-tax employee contribution or 5% of compensation; match invested in employer stock	Match on the lesser of before-tax employee contribution or 5% of compensation; match invested in employer stock
Employer match vesting	Immediate	Immediate
Other		
Loans	Not available	Available; two maximum
Hardship withdrawals	Available	Available
Investment choices	Four options; employer stock also available, but only for after-tax contributions and employer match	Six options + employer stock (available for before- and after-tax contributions)

^aTotal employee contributions within each year were capped by federal law at \$9,500 (1997), \$10,000 (1998–99), and \$10,500 (2000–01).

^bActual discretionary match rates were 20% (1995), 20% (1996), 100% (1997), 100% (1998), 27% (1999), 33% (2000), 0% (2001).