
Your DuPont Benefit Resources

Career Transition Program

July 2003

As of July 2003, participating employers in the Career Transition Program include:

- E. I. du Pont de Nemours and Company
- DuPont Dow Elastomers L.L.C.
- DuPont Textiles & Interiors, Inc.
- DuPont Photonics Technologies, L.L.C.
- DuPont Protective Apparel Marketing Company

All references to “the Company” in this document pertain to the specific company that employs you.



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DETAILS OF THE PROGRAM

Preface

This Summary Plan Description (SPD) provides a concise description of Plan coverage available for you.

While this SPD contains detailed and important information about your benefit Plan, every attempt has been made to communicate that information clearly and in easily understandable terms.

While the Company intends to continue the benefits and policies described in this booklet, the Company reserves the right to change, modify or discontinue the Plan at its discretion at any time. This SPD does not constitute a contract of employment or guarantee any particular benefit.

In the event of a discrepancy between this SPD and the Plan document, the Plan document will govern.

Summary

The goal of DuPont is to have healthy, growing businesses that provide steady employment. However, because of shifting business environments, it is not possible to guarantee all employees continued employment in their current jobs or perhaps even with DuPont. It is the intent of DuPont to make any separations required by business situations as supportive as possible of both employee and family needs. DuPont provides benefits and assistance to employees who are terminated for lack of work. The central benefit is the Career Transition Financial Assistance Plan, which provides one month's pay for each two years of service. Other benefits include medical and dental coverage, life insurance, tuition assistance and, for eligible employees, pension.

Introduction

The Career Transition Program (CTP) is intended to meet business needs when the number of employees exceeds the number of jobs required to meet business objectives. CTP was designed to meet these principles:

1. Staffing strategies will coincide with long-term business objectives to minimize a need for major workforce reductions.
2. Excess employees are and should be recognized as valuable and redeployable, and their skills should be utilized to satisfy other needs essential to the business.
3. Full-Service Employees (except those involved in the sale of a business) should be allowed to compete for available opportunities at other locations.
4. Redeployment of employees should be considered across the company and not strictly across a business or site.
5. Transition assistance processes should:
 - meet the needs of excess employees while not creating a competitive cost disadvantage for businesses;
 - be viewed as fair by both excess and remaining employees;
 - provide a uniform process for treatment of all employees.

Under CTP, the focus is on providing excess DuPont people with the needed time and resources to find and transition to a new job—either within DuPont or with another employer. Accordingly, a high premium has been placed on an upgraded redeployment effort, as well as retraining, career counseling, and other transition and job search services.

There is a 60-day redeployment period. All excess employees will be given 60 days of redeployment consideration, and they will continue to work if needed, but they will be allowed reasonable time away from work to seek employment over the period.

If redeployment to another job within DuPont is not possible and you are terminated for lack of work, CTP provides you assistance in making a transition to employment outside DuPont. Details of that assistance follow.

Who is Eligible

You are eligible for the following benefits under CTP if you are a Full-Service Employee and you are terminated for lack of work by DuPont or one of its subsidiaries or affiliates that has adopted this program.

Your Financial Benefit

Generally, you receive an amount of money through the Career Transition Financial Assistance Plan (CTFAP) equal to one month's pay for each two years of service. However, the benefit will not be less than two months' pay or more than 12 months' pay. CTFAP benefits for a partial two-year service period will be calculated proportionately with service rounded up to the next full month.

“Pay” is defined as an employee's regular rate of pay as computed by the Company on a monthly basis including:

- Shift differentials and Sunday Premium
- Scheduled overtime (without consideration of occasional or temporary variations from normal working hours)
- 1/12 of the Variable Compensation Plan payment awarded in the previous 12 months

Pay does not include:

- Casual Overtime, or overtime for holidays, sometimes worked
- Allowances in connection with the transfer of employment
- Awards and Special Compensation Plan payments (e.g., DuPont *Shares*, gain sharing programs or similar plans of the Company or any of its affiliated companies)

CTFAP payments are taxable (and subject to income tax withholding) as ordinary income by the federal government when they are received. CTFAP payments will also be subject to state and local tax regulations. FICA and FICM are withheld from each payment.

If you have a Qualified Domestic Relations Order or a Domestic Relations Order, your ability to terminate under CTP and your CTFAP benefit payments will not be affected.

How Long Benefits Continue

Once you begin receiving the CTFAP benefit, it continues until:

- your calculated benefit runs out; or
- you are rehired by DuPont; by any wholly owned subsidiary of DuPont; or by a subsidiary, joint venture or other DuPont entity that recognizes DuPont service; or
- you are recalled to work but don't accept the recall.

If you are reemployed by DuPont, you will not be required to return any portion of the CTFAP payments you have received.

When Benefits May Not Apply

Short-term fluctuations in labor requirements may not require actual removal from the roll. Therefore, work disruptions caused by emergencies such as fire, flood or materials shortages do not qualify you for transition financial assistance, nor do shutdowns or slowdowns caused by a strike or labor dispute.

In addition, you are not eligible for CTFAP benefits, if you:

- resign, are discontinued, enter military service or are discharged;
- retire under the DuPont Pension and Retirement Plan without qualifying for an optional pension;
- are transferred to or employed by a wholly owned subsidiary of DuPont, or are transferred to or employed by a subsidiary of DuPont, a joint venture in which DuPont participates or another DuPont entity that recognizes DuPont service;
- accept an employment offer with the buyer of company assets or with a joint venture;
- accept an employment offer with an entity that is assuming responsibility for work previously performed within DuPont; or
- reject an employment offer with the buyer of company assets; in a joint venture formation; or in an outsourcing situation, unless
 - the offer is less than 80 percent of your DuPont pay, or
 - the rejection results in a job offer for another employee being terminated for lack of work who would not otherwise have received an offer.

You cannot receive both CTP payments and Total and Permanent Disability Income Plan payments following termination from DuPont. CTP payments are only available for those who are involuntarily terminated by DuPont for lack of work. Total and Permanent Disability Income Plan payments (and/or, if eligible, an Incapability pension) are only available to those who are terminated from DuPont due to disability.

Additional Benefits When You're Terminated for Lack of Work

Medical and dental coverage

If you are enrolled in the plans immediately prior to termination, you may elect to continue medical and dental coverage for one year. Your medical and dental coverage stops if you refuse recall. Your survivors will not receive these extended benefits if you die.

After the year's coverage ends, continued medical and dental coverage for up to six additional months at your expense may also be available to you and your covered dependents, or, if you retire, retiree health care coverage continues. For complete details, see "Continuation of Coverage" in the "Guide to Using Your Medical Benefits" and "Dental Plan" booklets.

Life insurance

Your employee life insurance (or contributory and noncontributory life insurance) may continue at the Company's expense for one year. If you retire, retiree life insurance coverage continues. See the "Employee Life Insurance" or "BeneFlex" booklets for more information.

Pension plan

Employees age 50 or older with at least 15 years' service are eligible to retire. If you are involuntarily terminated for lack of work and (1) are age 50 or older with at least 15 years' service or (2) at least age 45 with at least 25 years' service, you may be eligible for an optional pension.

If you (1) have at least five years' service or (2) have reached "normal retirement age" and you are not eligible to retire, you have a vested right to a deferred pension payable no earlier than age 50 and in accordance with your age and service at time of termination.

Also, an employee who is not vested when the Company transfers certain pension plan assets to a health account as permitted by law will become vested as of the asset transfer date, or termination date for those leaving the Company within the 12-month period before the transfer. Such employees will also have the vested rights to a deferred pension described above.

Other Benefits

If you have been terminated for lack of work and are eligible for transition assistance under CTP, a maximum of \$5,000 tuition refund assistance under Assistance for Lifelong Learning (ALL) is available over a 24-month period from the date of separation. Also, your site may offer other transition assistance. Ask your site Human Resources contact for information about job search assistance or other support services that may be available.

If you are terminated for lack of work and are entitled to unused vacation time, an allowance is paid to you in addition to CTFAP.

You may also be entitled to unemployment compensation from your state unemployment compensation agency. DuPont pays taxes to states to help pay for unemployment compensation benefits.

How Benefits Are Paid

If your employment is terminated for lack of work, your supervision and Human Resources Group will help ensure that you receive transition assistance benefits. Benefits under CTFAP are generally paid on a regular pay-period basis.

ADMINISTRATIVE INFORMATION

Plan Name and Identification Numbers

The complete name of the program is the Career Transition Program. It includes the Career Transition Financial Assistance Plan. In any formal correspondence about the Career Transition Financial Assistance Plan, refer to the Employer Identification Number assigned by the Internal Revenue Service. The Company's number is EIN 51-0014090. The official Plan number is 506.

Type of Plan and Plan Year

The Career Transition Financial Assistance Plan is a welfare plan as defined by the Employee Retirement Income Security Act of 1974 (ERISA) that provides severance benefits. The Plan Year is January 1 through December 31.

Plan Administration and Funding

Legal process may be served on E. I. du Pont de Nemours and Company, 1007 Market Street, Wilmington, DE 19898, 1-302-774-1000 as Plan Administrator. The Plan is paid for by DuPont.

Plan Documents

This Summary Plan Description is intended to provide you with a reasonably thorough explanation of the Career Transition Financial Assistance Plan. Wherever possible, non-technical language has been used to explain Plan provisions. The official Plan language is the governing document in the event that questions arise.

ERISA Rights

As a participant in the Career Transition Program, you are entitled to certain rights and protections under ERISA. ERISA entitles you to:

- examine, at the Plan Administrator's office and other specified locations, including work sites and union halls if applicable, without charge, all Plan documents governing the Plan. These documents may include insurance contracts, collective bargaining agreements if applicable, and the latest annual report (Form 5500) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- obtain, after sending a written request to the Plan Administrator, copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining agreements if applicable, and copies of the latest annual report (Form 5500 Series) and updated Summary Plan Description. You may be asked to pay a fee for the copies.
- receive a written summary of the Plan's annual financial report. The Plan Administrator is required by law to provide each participant with a copy of this summary annual report.

In addition to creating rights for Plan participants, ERISA imposes duties on the people responsible for the operation of the Plan. The people who operate your Plan, called "fiduciaries," have a duty to do so prudently and in the best interest of you and other Plan participants and beneficiaries. No one, including your employer, your union or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA.

If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are several steps you can take to enforce your rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive it within 30 days, you may file suit in federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the Plan Administrator's control.

If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the Plan's decision or lack of decision about the qualified status of a domestic relations order or medical child support order, you may file suit in federal court. If Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees if, for example, it finds your claim is frivolous.

If you have any questions about your Plan, contact the Plan Administrator. If you have questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory. You may also contact the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

Using ERISA's Claims Procedures

ERISA requires that the plans it covers include certain procedures for filing claims and for reviewing claims that are denied. The intent is to make sure that all benefit claims are considered fully, clearly and promptly.

Keep in mind that nothing required by ERISA changes the way DuPont benefits are normally administered. ERISA's claims procedures are available if you feel you are not getting the benefits to which you are entitled through normal channels.

File your claim for benefits in writing with your site benefits administrator. If your claim doesn't include the right information, you will be notified, in writing, of what you need to do to get your claim processed.

If Your Claim is Denied

If your claim is denied, you will be told in writing within 90 days after your claim is received. That reply will include:

- the specific reasons for the denial;
- references to the provisions of the benefit plan or practice involved;
- a description of what additional information is necessary and why; and
- a copy of these procedures or comparable information about the steps you need to take to resubmit your claim.

If the reply cannot be made within 90 days, you will be given a written notice explaining the reasons why. Extensions will not exceed another 90 days.

If your claim for a benefit is denied, write to DuPont Connection, P.O. Box 1407, Lincolnshire, IL 60069-1407, within 60 days of the denial requesting review.

In your request, list the issues and comments you want considered. If you prefer, you may have an authorized representative send in the request on your behalf. You or your representative may, at a reasonable time and place, inspect relevant documents that may affect your claim.

Within 60 days after your request for review is received, you will receive a written response. In the case of a continued denial, you will be given the specific reasons and the plan provisions on which the denial is based. If the review can't be made within 60 days, you will be notified in writing. Again, that notification will outline the reasons behind the delay.

Future of the Plan

While the Company intends to continue the benefits and policies described in this booklet, the Company reserves the right to suspend, modify, or terminate this Plan at its discretion at any time.

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