
Your DuPont Benefit Resources

BeneFlex Financial Planning Plan

July 2003

As of July 2003, participating employers in BeneFlex Financial Planning Plan include:

- E. I. du Pont de Nemours and Company
- DuPont Dow Elastomers L.L.C.
- Solae, 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 PLAN

Preface

This **Summary Plan Description (SPD)** provides a concise description of the 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.

Introduction

Whether you are single, married, have a family, beginning your career or thinking about retirement, you may need help planning for a financially secure future. To help meet your financial needs, the Company offers Financial Planning options through BeneFlex.

The Ayco Company, L.P., one of the oldest and largest financial planning firms in the U.S., has designed these financial planning options. Ayco is a fee-based consulting firm and does not sell stocks, bonds or other funds.

Eligibility

You are eligible for the BeneFlex Financial Planning Plan if you are:

- A **Full-Service Employee** of DuPont U.S. Region
- A Full-Service Employee of a participating DuPont subsidiary, partnership or joint venture that has adopted this Plan

Since January 1, 1992, the BeneFlex Flexible Benefits Plan has been offered to all DuPont U.S. Region employees. However, you are not eligible for the BeneFlex Financial Planning Plan if you are an employee, or dependent of such employee, in a bargaining unit represented by a union for collective bargaining unless and until the site manager has authorized the benefit, collective bargaining on the subject has taken place, and any requisite obligations thereunder have been fulfilled.

Enrollment

Enrolling in the Plan

You can enroll in the BeneFlex Financial Planning Plan during the annual **BeneFlex Election Change Period** or when you first become eligible. You enroll:

- by calling DuPont Connection toll-free at 1-800-775-5955
- by visiting BeneFlex OnLine at <http://resources.hewitt.com/dupont>

New employees hired before August 1 can enroll for the current year. For new employees who enroll during the **Plan Year**, the annual cost of the service is prorated over the remaining months of the year.

If you are a newly hired employee, you must call DuPont Connection or visit BeneFlex OnLine to make your benefit elections within 31 days of the date on your new hire package that is mailed to you. If you do not enroll, you will be defaulted to no coverage.

Any new employee hired on August 1 or later must wait for the next BeneFlex Election Change Period to enroll.

Your benefit elections will stay in effect for the entire Plan Year (January 1–December 31).

You do not have to re-enroll each year. If you do not make a change during the annual BeneFlex Election Change Period, you will remain enrolled in the BeneFlex Financial Planning Plan for the following year with no change to your election.

You may not enroll in the BeneFlex Financial Planning Plan during the year even if you experience a **Qualifying Life Event**.

Your BeneFlex Financial Planning Plan Options

Under BeneFlex, you may choose from three options or decline this Plan altogether.

Option	Monthly Price*
Comprehensive Financial Planning	\$16.25
Ayco's <i>Updates</i> Newsletter	\$ 3.25
Life Event Financial Planning	\$ 9.50
No Coverage	\$ —

*The above prices are effective for the 2003 Plan Year. Future prices are subject to change.

Although each is designed for different needs, the financial planning options generally offer the following:

- In-depth knowledge of your Company benefits.
- Access—via a toll-free call to *The Ayco AnswerLine*®—to a financial professional for objective planning information.
- The *Updates* newsletters that will keep you abreast of new information and remind you about important items.

The financial planning options include proven approaches for investments, insurance, retirement, estate planning, taxes and cash flow.

They can help you:

- **Set your financial goals**, by outlining targets you can reach through specific action.
- **Get your money working for you.**
- **Improve your cash flow planning.**
- **Reduce your income taxes.** Learn about the impact of tax law changes, and protect your tax liability while meeting the minimum withholding requirements.
- **Make smarter investment decisions.** The *Ayco-Approved List of Mutual Funds* provides recommendations on no-load and low-load mutual funds to help you make better investment decisions. This list is compiled objectively and updated periodically.
- **Take better advantage of your Company benefit plans.**
- **Use your Savings and Investment Plan (SIP) effectively.**
- **Choose the right insurance to protect your assets and income.**
- **Provide for your dependents in case of death or disability.**

You may obtain additional information about financial planning options from Ayco's Customer Service Line at 1-800-437-6383 between 9:00 a.m. and 5:00 p.m. Eastern Time.

Comprehensive Financial Planning Option

Guidance plus tools for the “do-it-yourselfer”

The Comprehensive option includes:

- Welcome letter
- *Ayco Updates* financial planning newsletter (10 issues)
- The *Ayco-Approved List of Mutual Funds*, a monitored list of about 50 no-load and low-load investments selected by Ayco's Investment Planning Group
- Personalized financial counseling via *The Ayco AnswerLine*® (up to three hours annually)
- Access to topic-specific focus reports on retirement, asset allocation and education funding
- Unlimited access to the *Ayco Financial Network* (aycofn.com)
- *The Personal Financial Plan*, and
- The *Investing in Your Future* guidebook, a comprehensive planning reference

Ayco Updates Newsletter Subscription Option

News you can use

The *Updates* option includes:

- Welcome letter
- Ayco *Updates* financial planning newsletter (10 issues)
- The *Ayco-Approved List of Mutual Funds*, a monitored list of about 50 no-load and low-load investments selected by Ayco's Investment Planning Group

Life-Event Financial Planning Option

Real-world guidance for all major life events

The Life-Event option includes:

- Welcome letter
- Ayco *Updates* financial planning newsletter (10 issues)
- The *Ayco-Approved List of Mutual Funds*, a monitored list of about 50 no-load and low-load investments selected by Ayco's Investment Planning Group
- Personalized financial counseling via *The Ayco AnswerLine*® (up to three hours annually)
- Access to topic-specific focus reports on retirement, asset allocation and education funding

Buying Financial Planning

Your price to buy the BeneFlex Financial Planning Plan depends on the option you select.

You purchase the BeneFlex Financial Planning Plan with after-tax deductions from your paycheck.

Changes During the Annual BeneFlex Election Change Period

You may change your BeneFlex Financial Planning Plan elections once each year during the annual BeneFlex Election Change Period.

During the BeneFlex Election Change Period, you may do any of the following:

- enroll to participate
- cancel your participation
- change the option you purchase

All changes in the BeneFlex Financial Planning Plan made during the BeneFlex Election Change Period will become effective on the first day (January 1) of the new Plan Year. Your benefit elections will stay in effect for the entire Plan Year (January 1–December 31).

Changing Your Selection

You may change your BeneFlex Financial Planning Plan selection only during the annual BeneFlex Change Period. You may not change your BeneFlex Financial Planning Plan selection during the year even if you have a Qualifying Life Event.

Using the Plan

How to file a claim for services

You access the services provided by this Plan through the financial planning firm. Once you have enrolled in the Plan, you will receive information about the products and services you have purchased directly from the financial planning firm.

If your claim for services is denied

If your claim for services is denied, you should contact the financial planning firm directly for a clearer explanation of the denial. Provide any additional information to the financial planning firm that may allow for reconsideration of your claim for services.

You also have the right to request, free of charge, access to and copies of all documents, records and other information relevant to your claim for benefits. If, after contacting the financial planning firm and requesting additional information, you still have not received an adequate explanation concerning your claim for benefits under the Plan, you have a legal right to appeal the denial or partial denial of your claim.

Your final **appeal** is to DuPont. To appeal the denial, you should notify DuPont Connection in writing requesting a claim review. The request for the appeal should include additional documentation supporting the claim and the reasons why you disagree with the decision.

The request for appeal should include:

- the specific reasons why you think the claim should be reconsidered and approved
- any additional documentation that supports the approval of the claim
- an explanation of benefits statement for the denied claim
- a copy of the denial letter received from the financial planning firm

You must make this request in a timely manner, preferably within 60 days after you receive the original claim decision or after you receive a claim denial.

You will receive information about the final decision from DuPont Connection, which will respond within 60 days.

Special circumstances may cause the review to take longer. You will be notified if the review is extended and of the reason for the extension.

When you are notified of the final decision, the notice will provide the reason for the decision and the specific Plan provisions on which it is based. DuPont, as Plan Administrator, has full discretion and authority to interpret Plan provisions, resolve any ambiguities and evaluate claims. DuPont's decision is final and binding.

The exhaustion of the claim and appeal procedure is mandatory for resolving any claim arising under this Plan. Applicable law requires you to pursue all claim and appeal rights on a timely basis before seeking any other legal recourse regarding claims for benefits.

How the Plan will handle your appeal

In reviewing your appeal, all information that you submit, regardless of whether that information was considered at the time you submitted your initial claim, will be considered and a new review will be completed. The party reviewing your appeal will not have participated in the original claim determination and will not be a subordinate of the party who made the original claim determination.

Administrative Guidelines

If you leave the Company

Your BeneFlex Financial Planning Plan coverage ends at the end of the month in which you leave the Company for any reason, including retirement, or are no longer employed as an active Full-Service Employee. If you wish to continue services, you may contact the financial planning firm.

Coverage when you are not working

Taking a leave of absence does not affect your BeneFlex Financial Planning Plan coverage. You are responsible for continued payment of premiums if you are on an unpaid leave of absence.

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.

ADMINISTRATIVE INFORMATION

The information presented in this Summary Plan Description is intended to comply with the disclosure requirements of the regulations issued by the U.S. Department of Labor under the Employee Retirement Income Security Act of 1974 (**ERISA**).

Overpayments and other errors

If a benefit is paid that is larger than the amount allowed by the Plan, the Plan has a right to recover the excess amount from the person or agency who received it. Erroneous statements will not change the rights or obligations under the Plan and will not operate to grant additional benefits or coverage.

ERISA Rights

As a participant in BeneFlex Financial Planning Plan, 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 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.

Plan Sponsor

E. I. du Pont de Nemours and Company
1007 Market Street
Wilmington, DE 19898
Phone: 1-302-774-1000

Other companies related to DuPont also adopt the Plan for the benefit of their employees from time to time. You can get a list of adopting employers and their addresses from the Plan Administrator.

Plan Name

This summary describes benefits for the BeneFlex Financial Planning Plan.

Plan Number

The BeneFlex Financial Planning Plan is part of the BeneFlex Flexible Benefits Plan number 513.

Type of Plan and Administration

The Plan is a welfare plan as defined by the Employee Retirement Income Security Act of 1974 (ERISA) that makes financial planning available. The Company contracts with a financial planning firm for the purposes of providing any benefits under this Plan.

Plan Administrator

E. I. du Pont de Nemours and Company
1007 Market Street
Wilmington, DE 19898
Phone: 1-302-774-1000

Plan Services Provided by

The Ayco Company, L.P.
P.O. Box 15073
Albany, NY 12212-5073

Plan Sponsor's Employer Identification Number (EIN)

The EIN is 51-0014090.

Plan Year

The Plan Year is January 1 through December 31.

Source of Benefits Funding

You pay the entire cost.

Agent for Service of Legal Process

E. I. du Pont de Nemours and Company
1007 Market Street
Wilmington, DE 19898
Phone: 1-302-774-1000

CONTACTS

For Questions Regarding Eligibility or Enrollment

DuPont Connection
P.O. Box 1407
Lincolnshire, IL 60069-1407
Phone: 1-800-775-5955
<http://resources.hewitt.com/dupont>

For Additional Information About Financial Planning Options

Ayco Customer Service Line
1-800-437-6383—between 9:00 a.m. and 5:00 p.m., Eastern time

For Appealing a Denied Claim for Services

DuPont Connection
P.O. Box 1407
Lincolnshire, IL 60069-1407
Phone: 1-800-775-5955

DICTIONARY TERMS

The following terms are highlighted throughout the SPDs. In this section, you will find the definitions for these terms to help clarify their meaning and to provide information to better help you understand the provisions of your benefit Plan.

Appeal

A request for reconsideration of a denied claim. Either the Claims Administrator or the Plan Administrator reviews the appeal and decides if the claim's previous denial should be overturned. Certain appeals are governed by requirements set forth by the Employee Retirement Income Security Act of 1974 (ERISA), including how appeals are submitted and responded to, relevant time frames and responsibilities of the claimant, the Claims Administrator and the Plan Administrator.

After-tax paycheck deductions

Contributions taken from your pay after applicable federal, state and local taxes are withheld.

BeneFlex Election Change Period

The period of time each year designated by the Company when employees may generally make changes to their benefit elections.

Company

The association or organization you work for and that provides your benefit program.

ERISA (Employee Retirement Income Security Act of 1974)

This federal law requires employee benefit plans to disclose information about the plan to participants and establish claims procedures.

Full-Service Employee

Any person designated by the Company as a full-time employee. Any employee who works at least 20 hours per week on a regular basis is considered a Full-Service Employee.

Plan Year

The 12-month period, or policy or fiscal year on which the Plan's records are kept. The Plan Year runs from January 1 through December 31.

Qualifying Life Event (QLE)

An event recognized by Section 125 of the Internal Revenue Code that entitles you to make a change in the benefit elections you made. No changes to Financial Planning elections are permitted mid-year due to a Qualifying Life Event.

Summary Plan Description (SPD)

A legally required document intended to help you understand your benefits, how the Plan operates, how to file claims, and your rights and responsibilities as a Plan participant. It does not describe every feature in the Plan and it is not intended to be a full statement of the Plan documents.

