

How the retirement choice helpline can help you

American Standard has retained an outside financial education and training service to provide a toll-free professional helpline for employees during the retirement choice election period. The **retirement choice helpline** is available to all U.S. salaried and non-union hourly employees at no charge from April 28, 2003, through June 20, 2003. Helpline representatives are available Monday through Friday from 9 a.m. to 8 p.m. Eastern time (8 a.m. to 7 p.m. Central time) by calling toll-free at **1-866-487-9445**.

The retirement choice helpline is staffed with qualified financial planners who can provide confidential and objective information to help you:

- Calculate and compare your retirement choices.
- Plan general retirement and investment strategies (including a strategy for diversification).
- Access (only with your permission) personal information needed for retirement planning.
- Address questions or technical issues with the retirement choice Web site.
- Assist with password or data issues.

Helpline representatives are familiar with your retirement choices, as well as your American Standard benefit plans. For support, you will need to provide your Employee Services user ID and then, with your permission, helpline representatives can access:

- A summary of your Savings Plan information, including your current account balance, the amount eligible for diversification, contribution percentage and investment allocation.
- A summary of your Employee Stock Ownership Plan (ESOP) information, including current balance and the amount eligible for diversification.
- A summary of your Employee Stock Purchase Plan information, including current balance.
- A summary of any outstanding stock option grants you may have.

If you'd like a helpline representative to assist you with retirement planning and investment diversification questions, you may want to prepare to answer the following questions:

- Do you or your spouse have outside investments, such as individual stocks, IRAs, brokerage accounts or mutual funds? If so, what is the approximate value?
- Do you think you'll have access to retiree medical coverage from sources other than American Standard when you retire? For example, will your spouse have coverage? Or, do you have coverage from the military?
- Do you or your spouse have any other retirement plans, such as from previous employers or the military? If so, how much will these plans provide at retirement?

The retirement choice helpline is available to all U.S. salaried and non-union hourly employees at no charge. The helpline is only available until June 20 – so take advantage of this valuable service to help you make informed retirement choices and plan for your future today!

Call toll-free 1-866-487-9445

Outside the U.S. or Canada, call 1-518-464-2494 direct or collect; Hearing Impaired call 1-800-437-6380
Monday – Friday; 9a.m. to 8 p.m. Eastern Time; April 28 – June 20, 2003