



AIRBUS AMERICAS

Pension Plan Refresher – November 2008

What We'll Cover Today

▲ Info

- ▶ Why save and the benefits of your plan
- ▶ Is now a good time to increase my contribution
- ▶ GLOBAL STOCK FUND HAS BEEN ADDED

▲ Process

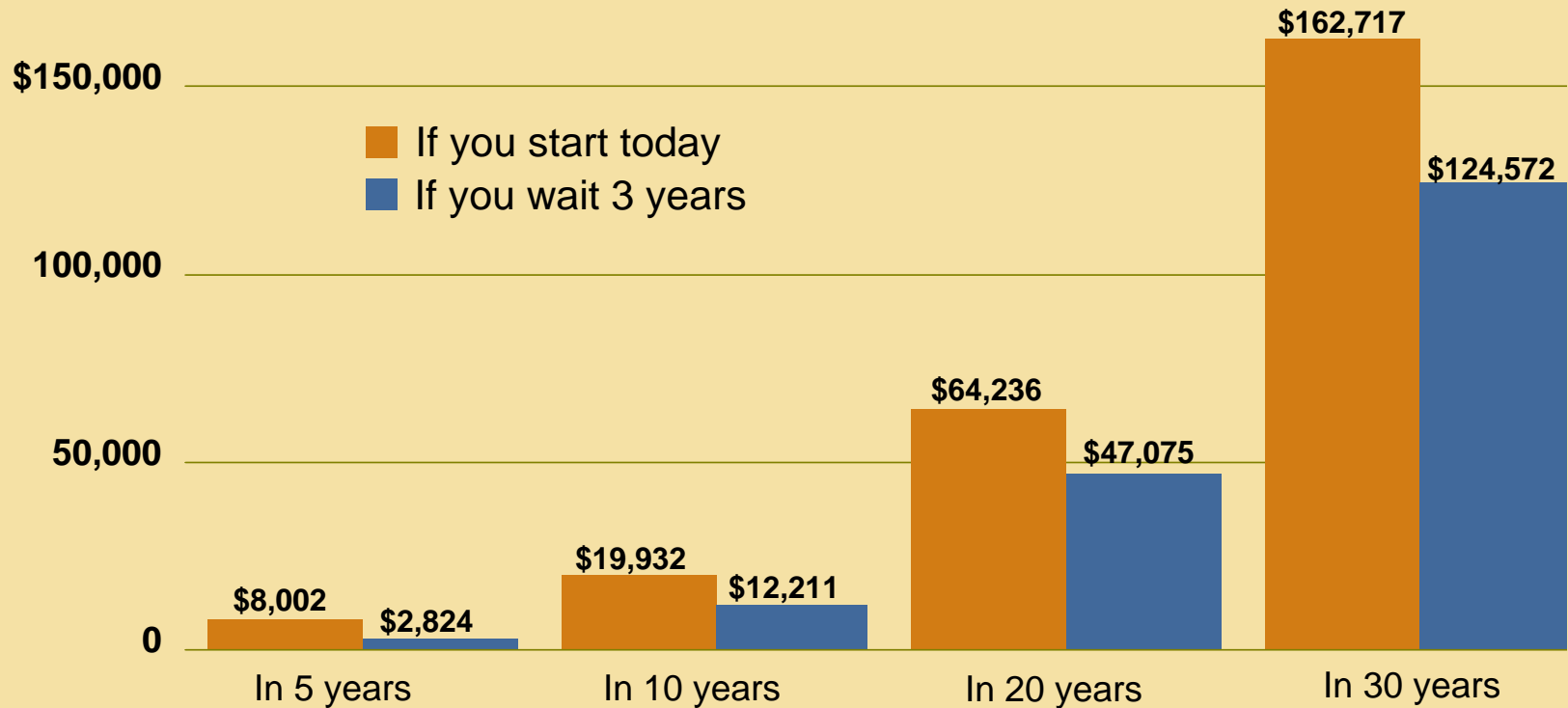
- ▶ How to make the plan work for you

▲ Your role

- ▶ What you need to do

What It Takes - Time

Save \$50 every two weeks now or wait three years?



This illustration assumes the hypothetical investment earns an 8% average annual return rate, compounded every two weeks. The return is shown for illustrative purposes only and is not intended to predict the return of any particular investment. Your actual results may differ. This example assumes the investor is paid every two weeks.

Pay Less in Taxes

	After-tax saving	Before-tax saving
Annual income	\$50,000	\$50,000
Investing 6% of pay before taxes are withheld	0	3,000
Taxable pay	50,000	47,000
Federal income taxes, single filer*	12,500	11,750
Investing 6% of pay after taxes are withheld	3,000	0
Available to you	34,500	35,250

You would have \$750 more to spend by saving in your plan.

*The result depends on your tax bracket and how much you save in the plan. In the example above, the federal taxes shown reflect 25% for an investor making \$50,000 in 2004. Exemptions, itemized deductions, Social Security and state taxes are not reflected in this example. Your actual tax rate for this amount may be higher or lower. The money you take out of your plan is subject to ordinary income tax and, if applicable, to an additional 10% federal tax penalty on early withdrawals.

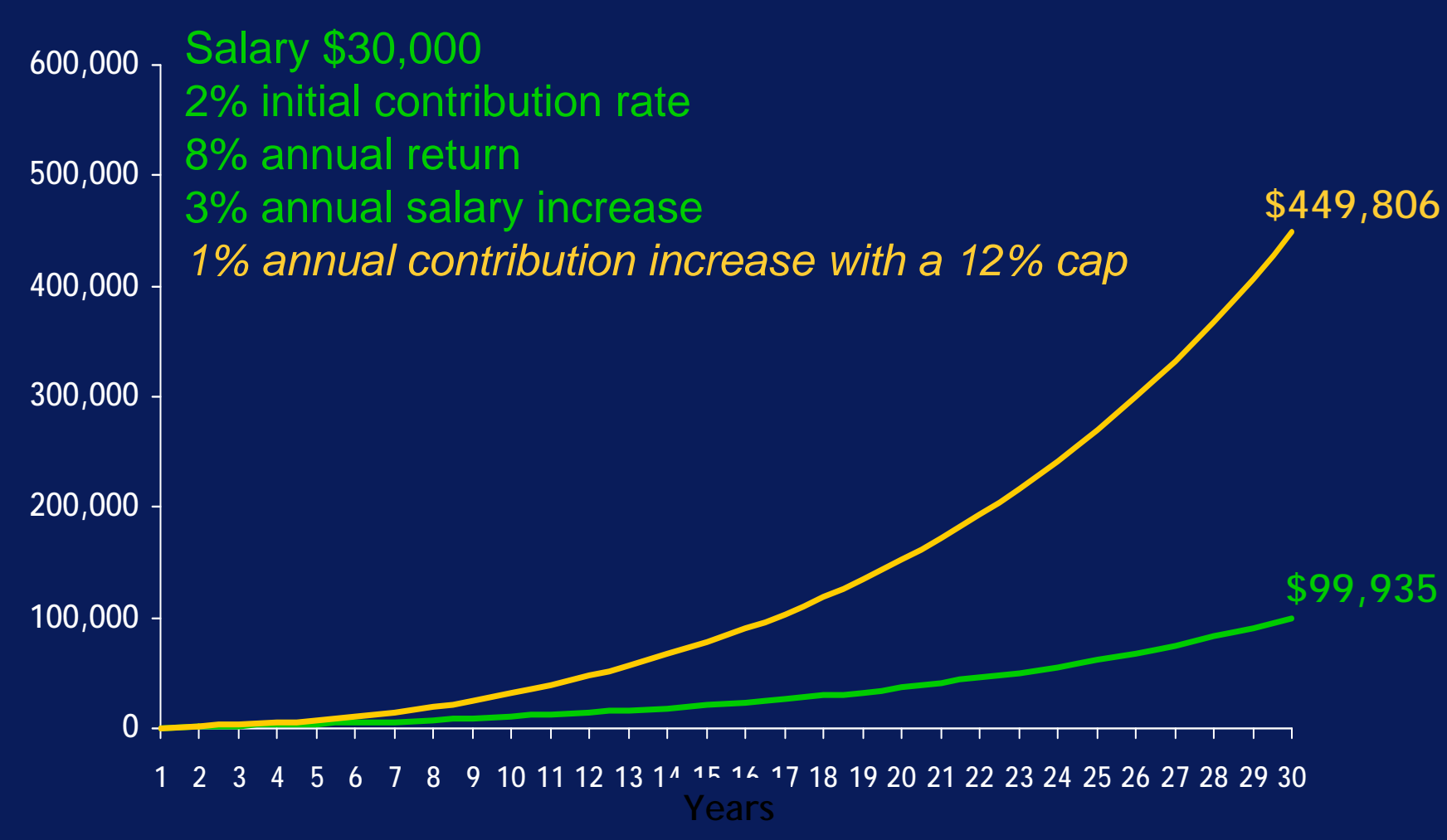
Plan Contribution Limits

- ▲ You can contribute 1 - 50% of your pay pretax up to \$15,500 for 2008 (\$16,500 for 2009)
- ▲ If you are age 50 or over, you can contribute an additional \$5,000 into the plan for 2008 (\$5,500 for 2009)

Auto-Increase Service

- ▲ Automatically increases your payroll deduction each year so you don't have to worry about it
- ▲ You choose the amount of the increase and the month you want to start
- ▲ Less time required to manage your account
- ▲ Simply log in to www.rps.troweprice.com or call 1-800-922-9945 to initiate the service

Annual Contribution Increases and Compounding



This is a hypothetical example for illustrative purposes only and not meant to represent the investment return of any of your plan's options. Your situation will vary.



Decide How to Invest – Select a Mix

- ▲ One-step Retirement Funds (TRP Target Date Retirement Funds), or
- ▲ Choose your own mix based on your time horizon and risk profile

T Rowe Price Target Date Retirement Funds

- ▲ Professionally managed portfolios
- ▲ Easy
- ▲ Diverse portfolio combining stocks, bonds, and other securities
- ▲ Automatic adjustments for approximately 30 years after the target date
- ▲ The funds' investment in many underlying funds means they will be exposed to the risks of different areas of the market

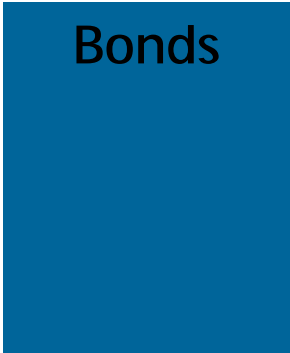
Pick One And Your Decision's Done

- ▲ The funds had these target allocations as of 12/31/07. The mix becomes more conservative as the target retirement date nears. Call 1-800-922-9945 for updated allocation information.

	Retirement			Retirement		Retirement		Retirement 2010 Fund
	2055 2050	2045 2040	2035	2030	2025	2020	2015	
Stocks	91.5%	91.5%	91.5%	89.0%	84.0%	77.5%	69.5%	61.5%
Bonds	8.5%	8.5%	8.5%	11.0%	16.0%	20.5%	26.5%	31.0%
Conservative Bonds	0%	0%	0%	0%	0%	2.0%	4.0%	7.5%

Choose Your Own Mix

Higher
Risk &
Return
Potential



Lower
Risk &
Return
Potential

Investment Options - Stocks

- ▲ T. Rowe Price Equity Income Fund
- ▲ Harbor Capital Appreciation Fund
- ▲ Legg Mason Value Trust Fund
- ▲ **T. Rowe Price Global Stock Fund (New, click for info →)**
- ▲ T. Rowe Price Mid-Cap Value Fund
- ▲ T. Rowe Price New Horizons Fund
- ▲ Oakmark International Fund
- ▲ T. Rowe Price Science & Technology Fund
- ▲ Selected American Shares
- ▲ T. Rowe Price Small-Cap Value Fund
- ▲ T. Rowe Price Spectrum Growth Fund



Investment Options – Bonds/Money Market

▲ Bonds

- ▶ Spectrum Income Fund
- ▶ US Treasury Intermediate Fund

▲ Money Market

- ▶ Prime Reserve Fund

When should I make changes?

- ▲ To get your mix back
- ▲ As your time horizon changes
- ▲ When you have a “major” life event
- ▲ NOT in reaction to market fluctuations

What can I change?

- ▲ Your contribution amount
 - ▶ Pre-tax deferral (percent of salary)
 - ▶ Over-50 catch up contributions (dollar amount)
- ▲ Investment election for current account balance
 - ▶ Separate elections for 401(k) and Money Pension Plan
- ▲ Investment election for future contributions
 - ▶ Separate elections for 401(k) (employee/company contributions) and Money Pension Plan (company contributions)

Auto Rebalancing Service

- ▲ Automatic rebalancing to your selected investment allocation strategy
- ▲ You can rebalance quarterly, semi-annually or annually
- ▲ Rebalancing can help you stay in line with your risk tolerance and help reduce long-term account volatility
- ▲ Simply log in to www.rps.troweprice.com or call 1-800-922-9945 to initiate the service

Web Site – Login Page

Consultant Resource Center | Plan Sponsor Resource Center | Individual Investors | Contact Us



Log in to My Account

User Name:

Remember my User Name

[Where do I enter my password?](#)

Log In

Not currently registered? No problem. Registration is quick and easy.

Register

- [Log In Help](#)
- [Benefits of Registration](#)
- [Forgot User Name](#)
- [Reset Password](#)
- [About Online Transactions](#)

Welcome to Retirement Plan Services from T. Rowe Price

Log in to **myRetirementPlan** to find your personal account information and access plan information, investing tips, and powerful planning tools to help you invest with confidence

Enter your User Name and then select "Log In." You will enter your password on the next screen

Or, if you haven't logged in before, click on "Register"

Log in to try it!



About T. Rowe Price

T. Rowe Price is a global financial services firm offering individuals and institutions investment management guidance and expertise. As your retirement plan services provider, we provide you with exceptional services and extensive resources to help you prepare for a secure retirement.

[More](#)

In The News

Read press releases and articles featuring news about T. Rowe Price.

Resources

News and Reports

Access current and archived copies of T. Rowe Price Investor Magazine and the Price Report.

Investing in an IRA

If you are considering using an IRA to supplement your retirement plan savings, get a comprehensive overview of the different options available.

Saving for College

Explore some of your savings options to help you

Evaluating Funds and Performance

Access fund facts for T. Rowe Price investments, including fund objective, performance, and Morningstar® rating.

Fund Manager Interviews

Hear what T. Rowe Price managers have to say about the economy, recent market trends, and prospects for the future.

Market Updates

Review performance statistics for stock and bond

Web Site – Home Page

my retirement plan

I want to:



- Home
- My Account
- Investments
- Services
- Education
- Tools
- Money®
- Distributions



Services

- Online Statements
- Auto-Increase
- Auto-Rebalancing
- E-announcements
- iVerify

test@test.com

[Update Email](#)

[RSS](#) Subscribe to daily prices

Messages

- Tips for volatile markets
- Special TurboTax® Offer
- Watch the new Market Update Video
- Delete (9) New | [View All](#)

Market Update



- [Play Intro](#)
- [Launch Full Video](#)
- [Download MP3](#)

Quotes

 Price as of 02/28/2008

DJIA	12,563.46	-130.82	▼
Nasdaq	2,325.24	-28.54	▼
S & P 500	1,366.70	-13.32	▼
Russell 2000	706.25	-10.19	▼

Quotes are delayed at least twenty minutes. Legal information & Reuters restrictions.

Portfolio Summary

[Other T. Rowe Price Accounts](#)

	Total	As of
<input checked="" type="checkbox"/> AIRBUS NORTH AMERICA HOLDINGS 401(K) SAVINGS	\$0.00	02/27/2008
Grand Total	\$0.00	

AIRBUS NORTH AMERICA HOLDINGS 401(K) SAVINGS

- Analysis
- Balance By Investment**
- Current Elections
- Retirement Income Estimate

Welcome

to T. Rowe Price's myRetirementPlan Web site.

If you have questions about your account call 1-800-922-9945 to have a retirement plan representative assist you.

Power Tools



Are you on target to meet your retirement goals?



Is your portfolio as diversified as it should be?



How do your contributions affect your paycheck?

News & Publications

- [T. Rowe Price Investor magazine](#)
- [Price Report](#)
- [Plan Update](#)
- [Market Update Video](#)
- [Weekly Market Updates](#)
- [Monthly Market Summaries](#)
- [Quarterly Analysis & Outlook](#)



Web Site – My Account Page

my retirement plan

I want to:



[Home](#) [My Account](#) [Investments](#) [Services](#) [Education](#) [Tools](#) [Money®](#) [Distributions](#)

Account Information [Transactions](#)

Account Information

[Account At A Glance](#)

[Balances](#)

[Investment Election](#)

[My Contributions](#)

[Account History](#)

[Loans](#)

[Request Literature](#)

Transactions

[Transaction Overview](#)

[Change Contribution Amount](#)

[Auto-Increase](#)

[Change Investment Election](#)

[Change Current Balances](#)

[Take A Loan](#)

Account At A Glance



Need help figuring out how to save and invest for retirement? T. Rowe Price and Morningstar can help. Click on the Tools Tab to access new educational tools that use your personalized information to help you plan for the future.

ACCOUNT BALANCE

Total Investment Balance as of:	02/27/2008	\$0.00
Total Account Balance as of:	02/27/2008	\$0.00

Web Site – Services Page

my retirement plan I want to:

T.RowePrice INVEST WITH CONFIDENCE

Home **My Account** **Investments** **Services** **Education** **Tools** **Money®** **Distributions**

Services [Online Statements](#) [Auto-Increase](#) [Auto-Rebalancing](#) [E-announcements](#) [iVerify](#)

Service Status

Available Services	Status	Options
Online Statements <input checked="" type="checkbox"/>		Update
Auto-Increase		Sign-up
Auto-Rebalancing		Sign-up
E-announcements <input checked="" type="checkbox"/>		Sign-up
iVerify		Sign-up

- Service requires a valid email address. Add or edit email below.
- Status On
- Status Off

My Profile

Name: PLAN PARTICIPANT

Address:

City:

State:

Zip:

E-Mail:

Take action

Increase your contributions – automatically

Auto-increase is a service that automatically increases your payroll deduction for you each year. Experts suggest routinely increasing your contributions to the plan each year to help save more for retirement. Simply select Auto-Increase for more information. It's easy and hassle free! And you'll pat yourself on the back when retirement rolls around.

Below, see first-hand how a little more in savings can go a long way through the power of compounding.

[Auto Increase Calculator](#)

Here's a tip

In your money following you?

Web Site – Tools Page

my retirement plan

I want to:



Home	My Account	Investments	Services	Education	Tools	Money®	Distributions
Morningstar Retirement Manager	Morningstar Tools	Watchlist	Calculators	Quicken			

Calculators

[How much money can you expect to withdraw during your retirement? And how long will it last?](#) **NEW!**
Use the Retirement Income Estimator to calculate an estimate of how much you may receive each month in retirement based on current retirement balances, savings rates, age and Social Security estimates.

[Contribution Increase Calculator](#) **NEW!**

Try this Contribution Increase Calculator to see the impact of increasing your contributions by 1 or 2 percent a year.

[What can I expect from Social Security?](#)

Use the Social Security Calculator to get an idea of the funds that will be available for you when you retire.

[How do your contributions affect your paycheck?](#)

See how your paycheck would change if you increase your contribution.

[What kind of investor are you?](#)

Take the Investor Quiz to see how much risk you can comfortably handle (low, moderate or high) and the types of investments you might consider for your retirement plan portfolio.

[How can the power of compounding work for me?](#)

Compounding: when your money makes money, and that money makes money, and so on.

[Can saving in my plan reduce my taxes?](#)

The amount you save in your retirement plan is "pretax" or "before-tax" contribution, and that can mean less current taxable income. Learn how it can work for you.

[Can tax-deferred savings benefit me?](#)



Use a tool

Special TurboTax® Offer

Save 30% on TurboTax® OnlineSM products or 20% on TurboTax® Download products. For TurboTax Online products, there's no cost or obligation until you're ready to file.

[Click here to get started](#)



Read more

For more information:

[How Much Do I Need To Retire?](#)
[The Powerful Effects of Compounding](#)
[Protecting Your Investments From Inflation](#)

[Tax Savings For You](#)
[Practical Asset Allocation](#)

[Don't Panic When You See a Bear](#)



AIRBUS

T Rowe Price Trading Policies

- ▲ What is T. Rowe Price's trading deadline?
 - ▶ An eligible exchange must be executed by the close of the New York Stock Exchange, normally 4 pm ET, to receive that day's closing price.
- ▲ What is T. Rowe Price funds' excessive trading policy?
 - ▶ All persons purchasing shares held through a T. Rowe Price retirement plan who make more than one "round trip" (i.e., one purchase and one sale or one sale and one purchase) involving the same fund within any 90-day calendar period will violate the policy.
- ▲ What are redemption fees?
 - ▶ A fee assessed if you sell shares of select investments before the expiration of their designated holding periods.

Redemption Fees

<u>Investment</u>	<u>Redemption Fee</u>	<u>Holding Period</u>
Oakmark International Fund	2.0%	90 Days or less
T. Rowe Price Small-Cap Value Fund	1.0%	90 Days or less
T. Rowe Price Global Stock Fund	2.0%	90 Days or less

This list of investments was compiled on May 14, 2008. For more up-to-date information on redemption fees, or to review investment options in your plan, please visit www.rps.troweprice.com or call 1-800-922-9945.

Resources for More Information

▲ www.rps.troweprice.com

▲ 1-800-922-9945

▲ www.morningstar.com