

Plan Features

WHO CAN PARTICIPATE

All regular employees age 19 and older are eligible to participate in the plan.

Your membership in the plan will begin with your first payroll deduction.

WHEN YOU CAN START

You can begin making tax deductible Salary Reduction contributions the first day of the month coincident with or following satisfaction of eligibility requirements but no later than December 1 of that plan year. In addition, you can rollover funds from another 401(k) Plan into this plan when eligible to participant in the plan.

HOW THE PLAN WORKS

The basic operation of the plan is simple:

- * You contribute to the plan through regular payroll deductions
- * You select from several plan investments
- * No taxes are paid on any contributions or earnings in your account until they are withdrawn

HOW TO ENROLL

To enroll, simply complete and return an Enrollment Form indicating ...

- * The amount you want to contribute
- * How you want your money invested
- * The beneficiary who will receive your account in the event of your death

YOU CAN CHANGE YOUR MIND

You can, on any business day, by phoning the participant toll-free number:

- * Change how your current contributions are applied
- * transfer your account balance among the accounts

(See Daily Valuation Announcement)

LOANS ARE AVAILABLE

Loans can be made from your 401(k) Account. The minimum loan amount is \$250. You can borrow 50% of your account to a maximum of \$50,000.

Generally, loans must be repaid, with interest, within 5 years. Complete details on the loan will be provided by your Plan Administrator. There is also a \$50 fee to process a loan.

CONTRIBUTIONS

Your account grows quickly in several ways:

1. Your Contributions
You can contribute from 2% of pay up to 15% of your total income from the company.

(See Maximum Contribution Announcement.)
2. Tax Savings
Each contribution saves you federal income taxes, and possibly state and local taxes, depending on where you live or work. Additionally, no taxes are paid on any earnings in the plan until they are withdrawn.
3. Company Matching Contributions
The company will match your contribution to the plan at the rate of 10% (\$.10 on the dollar.).

(See Vesting on the back of this form.)

Your Investment Choices

INVESTMENT MANAGEMENT

The American Funds Group is one of the oldest and largest mutual fund families in the country, with more than \$200 billion in assets and over 9 million shareholder accounts. The 28 funds in the group are managed by Capital Research and Management Company. The Capital organization has been managing assets since 1931 and today ranks among the world's largest investment firms.

BOND FUND (ABNDX)

Seeks a high level of current income as is consistent with preservation of capital. Invest in a diversified portfolio of bonds and other fixed-income securities.

INVESTMENT CO. OF AMERICA (AIVSX)

Seeks long-term growth of capital and income, placing a greater emphasis on future dividends than on current income. Invests in the stocks of many of America's best-known, established firms and several exceptional non-U.S. companies.

GROWTH FUND OF AMERICA (AGTHX)

Seeks long-term growth of capital through a diversified portfolio of common stocks. Invests in carefully chosen companies that appear to offer superior opportunities for growth of capital.

FIXED ACCOUNT (CTAXX)

This Fund is designed to pay you an interest return with a high degree of safety. This fund is invested in short-term securities; therefore, you should not suffer losses with this fund.

NEW ECONOMY (ANEFX)

Seeks long-term growth of capital through investments in services and information companies in the U.S. and around the world.

BALANCED FUND (ABALX)

Seeks conservation of capital, current income, and long-term growth of capital and income by investing in stocks, bonds and other fixed-income securities.

WASHINGTON MUTUAL (AWSHX)

Seeks to provide an opportunity for growth of principal consistent with sound common stock investing. This fund invests only in companies that meet investment guidelines established by the U.S. District Court for the investment of trust of funds in the District of Columbia.

NEW PERSPECTIVE (ANWPX)

Seeks long-term growth of capital through investments in stocks in the U.S. and all over the world.

This material must be preceded or accompanied by the prospectuses for the funds being offered. The prospectus details charges, expenses, investment objectives and operating policies of the funds.

Additional Information

DISTRIBUTIONS

You can take money out of the plan when you retire, become disabled or separate from service with the company. You must begin taking distributions when you reach age 70 ½. No penalties apply if:

- you have reached age 59 ½, been disabled, or terminated employment after the age of 55.
- you left your job before reaching age 59 ½ and will make regular (at least annual) withdrawals in substantially equal amounts, based on life expectancy tables, for at least five years or until age 59 ½ (whichever is longer).

Withdrawals made under any other circumstances are subject to 10% penalty tax. (These include financial hardship withdrawals, which may be allowed for authorized purposes.) There are no penalties for plan loans.

TAXES

When you (or your beneficiaries) receive money from your account, ordinary income taxes must be paid on any amount that wasn't previously taxed. Of course after you retire you may be in a lower tax bracket, which will reduce what you pay. Most withdrawals made before you reach age 70 ½ are subject to 20% immediate withholding toward ordinary income taxes, unless the money is directly invested in a rollover IRA or another eligible retirement plan. In addition, a 10% penalty tax generally applies to withdrawals made before age 59 ½,

(See Distributions for details on how to avoid the penalty.)

The folder describes only the main highlights of the plan.

In all cases, the Plan document legally governs plan benefits and administration.

Planned, designed, and administered by



CONTRIBUTION LIMITATION

The Internal Revenue Service requires that retirement plans which permit employees to obtain all these tax advantages meet a rather complex test which assures a fair mix of contributions from participants at all earning levels. In order to maintain the proper balance, it may be necessary to limit the contributions made by the higher-paid company employees by adjusting these contributions to a level that is considered appropriate by the IRS. The company will monitor these contributions monthly. If such an adjustment becomes necessary, those employees affected will be notified.

VESTING

Vesting does not apply to your 401(k) contributions, only to your matching and any employer contributions.

You can receive one year of vesting service for each calendar year if you work more than 1,000 hours for Door & Glass Services.

VESTING SCHEDULE

Year of Service	Vesting
1	0%
2	0%
3	0%
4	0%
5	100%

Door & Glass Services

401(k) Profit Sharing Plan

Plan Highlights

Investments Offered Through WS Griffith