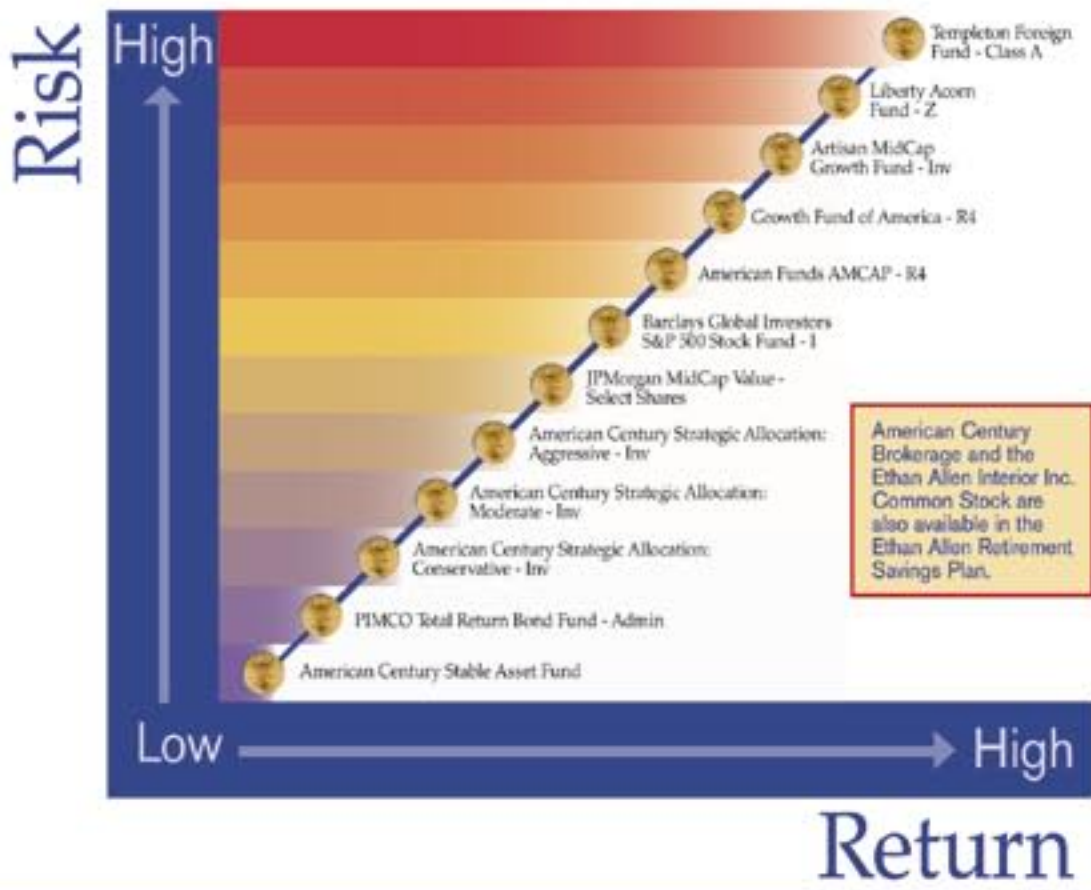


# The Ethan Allen Retirement Savings Plan... Change that Makes "Cents"!



Understanding risk and return is important in a well-balanced investment strategy. The above graph illustrates how the new funds in the Ethan Allen Retirement Savings Plan rank on a risk and return basis. For more information on the new funds in the Ethan Allen Retirement Savings Plan, we encourage you to contact a Participant Services Representative at **1-800-345-2345**, weekdays from 7 a.m. to 7 p.m. Central time.

The graph is intended to show generally the anticipated relationship between various asset classes and the corresponding funds within each asset class available through the Ethan Allen Retirement Savings Plan. Please note this is not intended to predict an actual level of return or risk for these funds. The historical return and risk for these funds may vary significantly from the linear relationship represented above. Please refer to the fund's prospectus and other disclosures for actual return information.

## start making cents

- Your "Cents"able 401(k) Contribution
- + The Ethan Allen Company Match Contribution
- = A Great Retirement!

Contact your 401(k) Benefit Representative to increase your 401(k) contribution!



## start making cents

It makes "cents" to receive the total company 401(k) matching contribution! **Remember**

- Ethan Allen matches your 401(k) contribution \$1 for \$1 up to the first \$500.
- + They match \$.50 on the dollar on the next \$1000.
- = \$1000 Maximum free money (Company Match Contribution)

Contact your 401(k) Benefit Representative to increase your 401(k) contribution!



## The Ethan Allen Retirement Savings Plan Change that Makes "Cents"





The Reynolds and Reynolds Company 401(k) Savings Plan

# CHOICES

August 2001

## UPDATES & NEWS

### What's Inside

- Your New Investment Choices
- Investment Descriptions
- The Quiet Period
- Still Have Questions...
- Important Dates

### Reynolds and Reynolds' New Retirement Plan Service Provider

Effective October 1, 2001, J.P. Morgan/American Century Retirement Plan Services will become the service provider for The Reynolds and Reynolds Company 401(k) Savings Plan.

With Reynolds and Reynolds transitioning from issue manufacturing to a high tech service provider of integrated solutions, the time is right to take a fresh look at the 401(k) plan for our contemporary workforce.

Reynolds and Reynolds selected J.P. Morgan/American Century from a number of other companies to provide you with:

- An enhanced fund line-up, offering more choices within a four fund investment strategy
- Improved customer service
- Excellent communications
- Enhanced Web site & self help tools

- State-of-the-art technology
- Participant investment education programs
- Greater flexibility

Reynolds and Reynolds feels that it is appropriate to watch the market periodically to make sure plan participants are receiving the best value, technology and service available in the marketplace.

Reynolds and Reynolds conducted a nationwide search for a new provider and found that J.P. Morgan/American Century was a leader in each of these categories.

J.P. Morgan/American Century's strong commitment to individual participants was also a deciding factor.

We hope you will find that this change will give you new flexibility and choice, as well as a better opportunity to reach your retirement goals.

### Who is J.P. Morgan/American Century?

J.P. Morgan/American Century is a business partnership formed by J.P. Morgan, a leading global financial services firm, and American Century Investments, a leading U.S. mutual fund manager. Together, J.P. Morgan and American Century provide world-class services and develop participant communication and education programs. Each offers a variety of funds and investment products for retirement plans like The Reynolds and Reynolds Company 401(k) Savings Plan.

For over 100 years, J.P. Morgan has played a prominent role in development of modern global finance, forging a solid reputation as an investment manager of institutional assets.

The firm was instrumental in the initial structuring and financing of U.S. Steel, General Electric, AT&T and International Harvester Company (now International Truck and Engine Corporation) and retains these clients today.

Founded in 1978, American Century Investments (formerly Twentieth Century Investments) is known for its innovative use of technology and investment management style, and is the fifth largest direct marketed family of funds in the United States with over \$90 billion in assets under management.

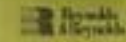
### What is The Reynolds and Reynolds Company 401(k) Savings Plan?

Your 401(k) plan is one of the most effective tools you have to help you save for your retirement. Just take a look at some of the benefits of the plan:

- If you meet eligibility requirements, you can participate in the plan as of the date of your employment.
- You can contribute up to 20% of your eligible compensation, on a pre-tax basis.
- Reynolds and Reynolds matches 40% of your contribution up to 20% of your eligible compensation (a different match may apply to union employees).
- You can immediately 100% vest in the Reynolds and Reynolds Company match.
- Reynolds and Reynolds may contribute an additional discretionary contribution.
- You can 100% vest in Reynolds and Reynolds' discretionary contributions after 3 years from your employment date.
- You can deposit rollover-eligible distributions you receive from other RS qualified plans.
- Your savings compound and grow tax-deferred.
- You will receive quarterly account statements that show your contributions, earnings and losses, and your personal rate of return.
- You have several new investment options in the plan (18 total).
- Your plan offers a self-directed brokerage account.
- Plan features allow loans against your account.
- Your 401(k) plan account is your own personal account.
- You can take the vested portion of it with you when you retire or otherwise leave Reynolds and Reynolds.



# You Are Invited!



Come learn more about the Reynolds and Reynolds Company 401(k) Savings Plan



Date: \_\_\_\_\_

Time: \_\_\_\_\_

Location: \_\_\_\_\_

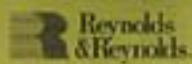


Your Key to Retirement



Company 401(k) Savings Plan

# CHOICES



The Reynolds and Reynolds Company 401(k) Savings Plan

The Reynolds and Reynolds Company 401(k) SAVINGS PLAN IS

# LIVE!



# ATTEND A MEETING AND REGISTER FOR A CHANCE TO WIN:



- Sony DVD Player
- Sony CD Walkman
- Pair of Marlins Tickets



Training Room #1 — Building 7650, 1st Floor — Human Resources

Marcia Hatley from JPMorgan Retirement Plan Services will be hosting advanced education meetings on diversification for NCL employees already participating in the Norwegian Cruise Line Limited 401(k) Plan.

Monday August 11	11 a.m. – 12 p.m. 2:30 p.m. – 3:30 p.m.
Tuesday August 12	9:30 a.m. – 10:30 a.m. 4 p.m. – 5 p.m.
Wednesday August 13	11 a.m. – 12 p.m. 1:15 p.m. – 2:15 p.m.
Thursday August 14	11 a.m. – 12 p.m. 2:30 p.m. – 3:30 p.m.
Friday August 15	9 a.m. – 10 a.m. 1 p.m. – 2 p.m.



**SET SAIL FOR SAVINGS!  
NCL 401(K) PLAN  
GET ON BOARD TODAY!**



## NCL 401(K) PLAN... GET ON BOARD!

### TODAY'S ITINERARY

- What Are You "Giving Up"?
- A Message from Marcia
- Catching the Wave!
- Allocation Advisor

Dear Abel:

You are eligible to participate in the Norwegian Cruise Line Limited 401(k) Plan. So why aren't you on board yet?

By not participating in the NCL 401(k) Plan, you are missing out on the most convenient and effective means of saving for your retirement. More importantly, you are "giving up" money that could be growing for you right now!

Norwegian Cruise Line will match \$1.00 for every dollar you contribute up to 3% of your eligible compensation, plus \$0.50 for every additional dollar you contribute from 4% to 10%.

The chart below reflects the estimated money you are "giving up" by not participating in the NCL 401(k) Plan.

Contribution Rate	7%	4%	3%	2%	1%
What Are You "Giving Up"?	\$70.20	\$36.40	\$28.30	\$17.70	\$9.18

Note: Estimated amounts were calculated using your projected 2003 annual eligible compensation.

### HOW DO I GET ON BOARD?

Enrolling is easy! Please contact JPMorgan Retirement Plan Services at 800-345-2345 to request an enrollment kit. Representatives are available to assist you weekdays from 9 a.m. to 5 p.m. Eastern Time.

Over time, contributing even a small percentage may result in huge savings for your future. Get on board and enroll in the NCL 401(k) Plan today!



## BE SURE TO ATTEND A MEETING



Marcia Hatley from JPMorgan Retirement Plan Services will be hosting education meetings for all eligible NCL employees not participating in the Norwegian Cruise Line Limited 401(k) Plan.

### Enrollment Meetings:

Training Room #1  
Building 7650, 1st Floor  
Human Resources

Monday August 11	9:30 a.m. – 10:30 a.m. 1:15 p.m. – 2:15 p.m. 4 p.m. – 5 p.m.
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## REGISTER FOR A CHANCE TO WIN:

- Sony DVD Player
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