

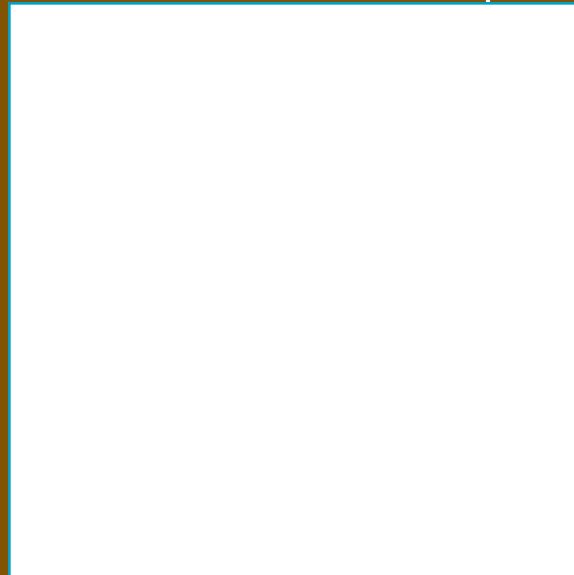
## Your Business: Synchronized for Success

Learn more about how UPS can help your business grow. Visit the UPS Small Business web site at [ups.com/smallbiz](http://ups.com/smallbiz)

Delivering Success  
to Your Business.  
Every Day.



In your business world, "owner" actually translates to "manager, check writer, shipper, salesperson, administrator and customer service representative." UPS understands, and that's why we offer a range of products, services and solutions that make running your business easier. Streamlined shipping solutions help you meet your customers' demands on time. Technological resources help you compete. Financial backing helps you manage and support your company's growth. Smart, innovative business solutions designed to do one thing: help you succeed.



An automated process allowed a distribution company to increase its annual cash flow by \$300,000. > page 12

By streamlining shipping practices, an e-retailer increased efficiencies and cut costs. > page 15

A customized shipping solution allowed a catalog company to increase its customer base to 1.5 million and meet heavy consumer demand. > page 6

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## UPS Small Business Solutions

### **Our Commitment to Your Commerce.**

**We've designed our business to be accessible.** We have thousands of drop-off options including UPS Drop Boxes, The UPS Store® and UPS Customer Centers. You can even hand your pre-prepared shipments to any UPS driver you see. Look around. We're on the streets, in the air, around the block, even on your desktop. Here to help your business.

**UPS delivers more packages on time than anyone.** When someone's counting on you, you can count on UPS. Our consistent on-schedule performance keeps your customers happy and your business running smoothly. And UPS has received the overall highest ratings for Service Reliability and Customer Service.\*

**We offer synchronized systems and innovations that work.** Reliable delivery solutions are only part of running your business. UPS can streamline your work processes too. By integrating billing and delivery information with operations, customer service and accounting, you have a clearer picture of how your business is actually working. And in our quest to provide you with innovative business solutions, we continue to develop new technologies and techniques that your business can rely on. Our ever-expanding portfolio of capabilities can help your business achieve a surprisingly broad range of critical interconnected goals — from a single source you already know and trust.

\* 2004 Morgan Stanley, Equity Research



“Depending on UPS for shipping, technology and financial solutions allows me to really focus on what I want to do: grow my business.”





**COMPANY: INFORMAL EDUCATION PRODUCTS**

In 1995, Marilynne Eichinger founded Informal Education Products, a mail- and Web-based catalog company that offers high-quality educational products found in science, art and children's museums.

**CHALLENGE** About 70 percent of the company's annual sales occur in a 10-week pre-holiday period. "It's very intense to get such a large volume of products to customers within such a short time," says Eichinger. "We can't afford any glitches."

**SOLUTIONS** To keep the manufacturing-to-move process running in high gear from October to December, UPS created a flexible solution where packages move straight off a conveyor into a trailer, greatly accelerating operations.

**RESULTS** In eight years, the Museum Tour Catalog has grown from 150 products to more than 800, and is now sent to more than 1.5 million addresses. "We chose to work with UPS, first of all, because it is dependable. And UPS offered us the best coverage and best services for our needs," says Eichinger.

## UPS Guaranteed Service Options

### Let UPS Take It From Here.

We deliver packages to more than 200 countries and territories, and we pick up packages from more than 170 countries and territories. And with our comprehensive portfolio that covers every time frame, price range, deadline and circumstance, your packages will get where they need to go. Guaranteed.

**UPS sets the delivery standard domestically and internationally.** We're continuously making time-in-transit improvements. Our UPS Ground delivery service features next-day delivery up to 400 miles away, with the peace of mind that comes from advanced package tracking at your fingertips. We'll get your shipments where you need them, when you need them there. And we'll give you the tracking and delivery information you need to stay on top of it all. Check UPS.com® for the exact transit times.

As one of North America's largest heavyweight air carrier networks, you can trust UPS to deliver guaranteed and time-definite freight services. Our complete portfolio of international air freight services and options offer you a worldwide network of flexible solutions, including guaranteed time-definite services on freight shipments overseas.

For international freight and package shipments, UPS offers the hassle-free experience of one carrier and one broker. Visibility tools from UPS help you stay on top of international shipments by providing easy access to shipping information and improved visibility of incoming shipments before they arrive.

**A fully integrated network keeps it all running smoothly.** Our fully-integrated global network is driven by an unmatched infrastructure that is powered by constant technological innovation. Altogether, UPS delivers unequaled reliability and service that millions depend on everyday.

"When it comes to my customers receiving their orders on time and intact, it's my business' reputation that's on the line."

### International UPS Guaranteed Service Options

Fastest Service	Faster Service	Fast Service	Fast Service	Fast Service	Fast Service
<b>Best Available Flight Import/Export</b> <b>UPS SonicAir®</b> • From the U.S. to more than 180 countries and territories; typically completed within 24 hours	<b>Next Day from Europe Import Only</b> <b>UPS Worldwide Express NA1<sup>SM</sup></b> • Overnight from Europe	<b>1 or 2 Days Import/Export</b> <b>UPS Worldwide Express Plus<sup>SM</sup></b> • Day-definite by 8:00 a.m. for import, 8:30 a.m. or 9:00 a.m. for export <b>UPS Worldwide Express<sup>SM</sup></b> • Day-definite • Overnight to/from Canada • 2 days to/from Europe	<b>2 to 5 Days Import/Export</b> <b>UPS Worldwide Expedited<sup>SM</sup></b> • Day-definite service to 61 countries throughout Europe, Asia and Latin America	<b>Within 3 Days from Canada Import Only</b> <b>UPS 3 Day Select<sup>SM</sup></b> • By the end of the third business day from Canada to the 48 contiguous states	<b>By Date Scheduled Import/Export</b> <b>UPS Standard to/from Canada</b> • Day-definite • Guaranteed, economical ground delivery

### Domestic UPS Guaranteed Service Options

Fastest Service	Faster Service	Fast Service	Fast Service	Fast Service
<b>Same Day</b> <b>UPS SonicAir®</b> • Coast-to-coast, 24/7, 365 days a year	<b>1 Day</b> <b>UPS Next Day Air Early A.M.®</b> • By 8:00 a.m. on the next business day; Saturday service available <b>UPS Next Day Air®</b> • By 10:30 a.m. on the next business day; Saturday service available <b>UPS Next Day Air Saver®</b> • By 3:00 p.m. on the next business day	<b>2 Days</b> <b>UPS 2nd Day Air A.M.®</b> • By 12:00 p.m. on the second business day to commercial destinations <b>UPS 2nd Day Air®</b> • By end of the second business day	<b>3 Days</b> <b>UPS 3 Day Select<sup>SM</sup></b> • By end of the third business day in the 48 contiguous states	<b>By Date Scheduled</b> <b>UPS Ground</b> • Day-definite to all 50 states and Puerto Rico <b>UPS Hundredweight Service®</b> • Day-definite • UPS Air Services and UPS 3 Day Select • LTL alternative for LPL <sup>SM</sup> (Less-Than-Palletload <sup>SM</sup> ) shipments

For guaranteed details, service availability and delivery commitments, visit [UPS.com](http://UPS.com)® or call 1.800.PICK.UPS®

## The UPS Store®

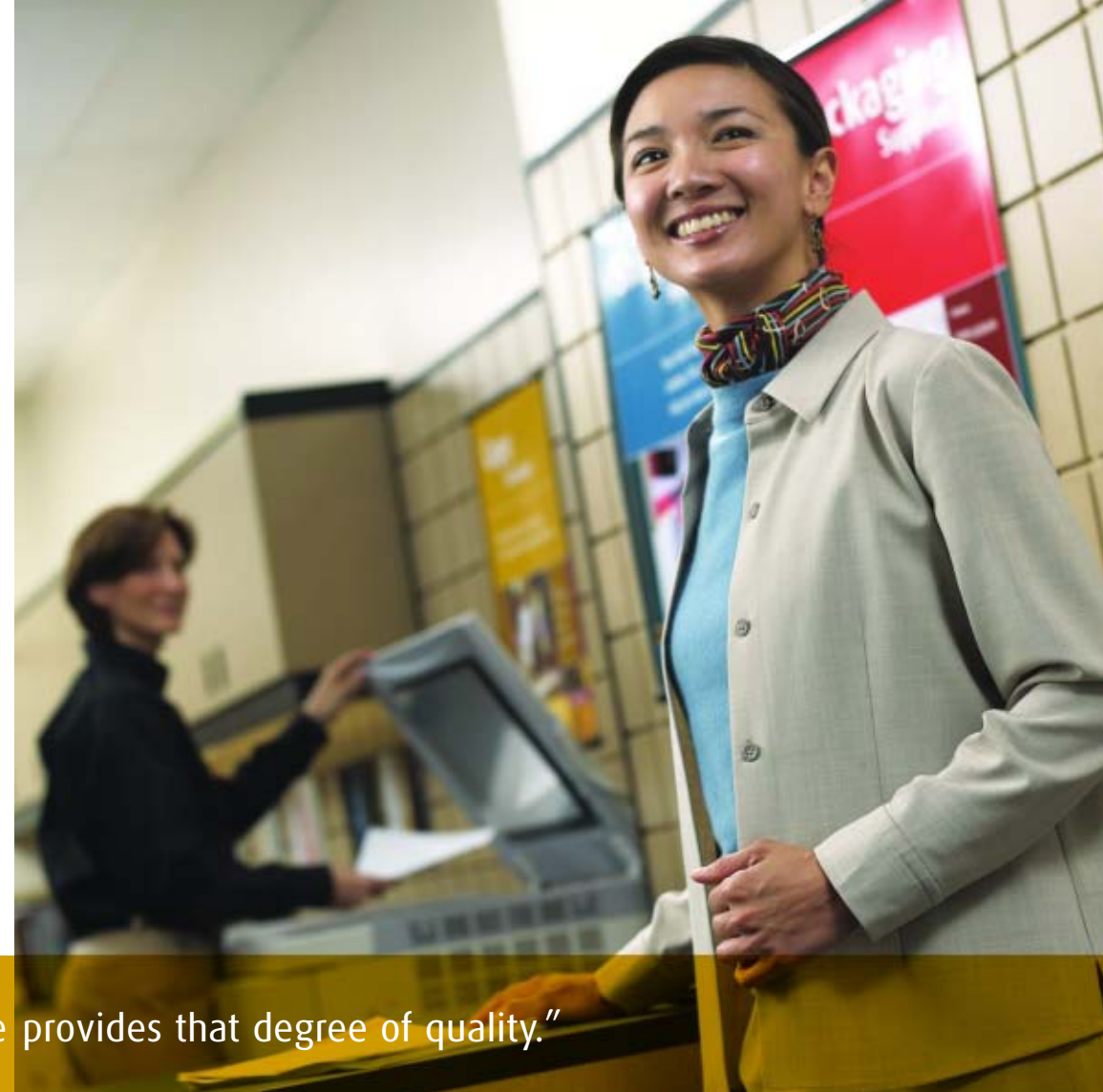
### The UPS Store – At Your Service.

With The UPS Store, you can go from shop to ship in no time. With more than 3,800 locations, you can take care of business with remarkable convenience. Ship a package – our experts can pack it up, ensuring it arrives on time and intact. Set up a mailbox, and we can receive packages for you while you’re “out of the office.” We can even help you create professional presentations and proposals in color or black and white.

**Let us handle your international packages, too.** We’ll take care of the paperwork and help you avoid delays. The UPS Store offers all UPS international services, including UPS Standard to Canada, UPS Worldwide Express<sup>SM</sup>, UPS Worldwide Express Plus<sup>SM</sup> and UPS Worldwide Expedited<sup>SM</sup>. See UPS.com® for The UPS Store location nearest you.

**The UPS Store® corporate card** is perfect for companies with traveling sales representatives, field technicians and/or home-office workers. With the card, you and your employees receive discounts on specific products and services at any of our locations. Whether you prefer a pay-as-you-go option or a consolidated, itemized monthly statement for your corporate card transactions, you can select the best program for your business. And with a regular statement containing the transaction records of each card user, you can track expenses with ease.

**Create a house account.** This allows you to aggregate all of your purchases and be billed monthly, helping manage your cash flow more efficiently. And you can also charge your purchases to The UPS Store Visa® Platinum Business Card.



### Products and Services Available at The UPS Store®

- Black/White and Color Copies
- Computer Rental
- Custom Printing
- Desktop/Word Processing
- Document Finishing - Binding Services - Collating/Folding - Laminating
- Fax Services
- Freight Services
- Greeting Cards
- Mailbox Services
- Money Orders
- Moving Supplies
- Notary
- Office Supplies
- Packaging Supplies
- Packaging Services
- Passport Photos
- Postage Stamps
- Rubber Stamps

Products and services available may vary by location.

“Presentation is everything so my documents must look professional. The UPS Store provides that degree of quality.”



The UPS Store – it’s an extension of your office. Get contracts notarized, make copies, send faxes, check e-mail, send overnight packages and have professional presentations printed and bound. And with more than 3,800 locations, it’s easy to still get business done – even when you’re on the road.

## Customs Brokerage Solutions\*

### Crossing Borders with Ease.

Whether you are sourcing or selling overseas, you need a customs broker who has the experience it takes to clear your package at every border. UPS Supply Chain Solutions<sup>SM</sup> can help. From moving goods to moving information, we offer you a single source for customs brokerage – wherever you do business.

**We'll take care of customs – and you.** UPS Supply Chain Solutions has customs brokerage offices in more than 60 countries around the world. And we continuously work to stay ahead of the curve on ever-changing international customs regulations. As a result, our focus on compliance helps reduce the possibility of costly cargo delays. All of our operations are supported by current information management technology, including flexible EDI (electronic data interchange) solutions, document imaging for easy archiving and retrieval, centralized entry processing and integrated services that help make your customs processing run as smoothly and as rapidly as possible.

**UPS TradeAbility™** Available on [ups.com/tradeability](https://ups.com/tradeability) and through our Web Services technology, TradeAbility services enable your company to effectively manage the movement of goods across international borders in a more compliant, timely and efficient manner.

**UPS Global Advisor<sup>SM</sup>** This Web-based, step-by-step guide to shipping internationally features valuable trade information such as country trade practices, days of operation, and time- and cost-savings strategies, as well as tools and advice that can help you find new buyers overseas.

\* Customs brokerage provided by UPS Supply Chain Solutions<sup>SM</sup>



“With UPS, my business can easily navigate the complexities of international trade.”



## UPS Financial Solutions

### Every Business Is Different. So Is Every Solution.

UPS Capital<sup>SM</sup><sup>1</sup> offers customized financial solutions, from Small Business Administration (SBA) government-guaranteed loans and construction loans, to term financing and small business credit cards. As a part of UPS, we bring an understanding of the supply chain that other financial providers find hard to match. While any of our offerings can bring substantial value to your business, our real strength is in combining financial products with other UPS services – creating custom-fit solutions for your unique business needs.

We can help you:

- Accelerate payments from buyers
- Obtain working capital
- Obtain financing to purchase raw materials
- Help overseas buyers obtain financing, even in emerging markets

### Leading the Way in Small Business Lending.

UPS Capital Business Credit<sup>1</sup> is a preferred lender of the SBA. Under the SBA Program, you can apply for a SBA loan of \$250,000 to \$4 million, and benefit from SBA loan advantages such as longer terms, no points and no balloon payments. Manufacturers, wholesalers, franchisers, retailers, business and healthcare professionals are eligible. Learn more by contacting UPS Capital Business Credit.

### Enhancing Cash Flow.

Cash flow is central to every business, no matter what your size. Whatever your scope or industry, we can synchronize your flow of funds with the exchange of goods, making cash management a distinct competitive advantage for your company. We offer products and services designed to help you respond flexibly in an increasingly complex marketplace.

Our portfolio contains a wide range of solutions for accelerating cash flow, including:

- Commercial mortgage loans
- Commercial term loans
- C.O.D. Enhancement Services<sup>2</sup>
- Revolving lines of credit
- UPS Capital Visa<sup>®</sup> Platinum Business Cards<sup>3</sup>
- Asset-based loans
- UPS Capital Merchant Services Program<sup>4</sup>

1-4 See inside back cover.

### INDUSTRY: DISTRIBUTION COMPANY

A Massachusetts-based distributor does \$16 million in annual sales. C.O.D. plays an important role in its business as they ship more than \$3 million in annual C.O.D. remittances with UPS.

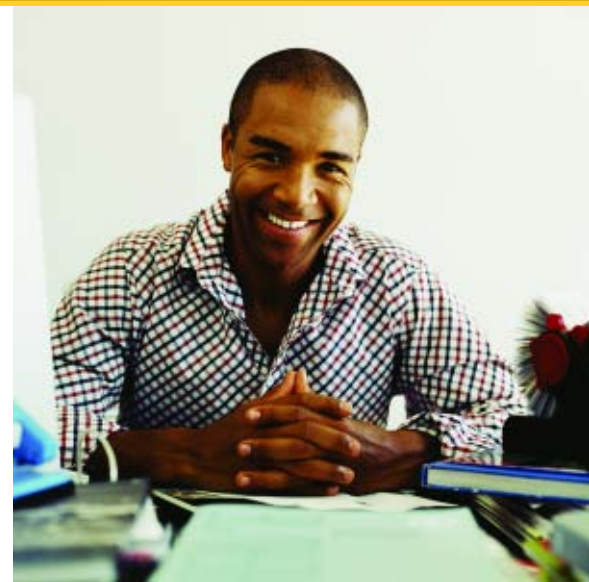
**CHALLENGE** The company suffered from inefficient shipping processes by using different companies for air and ground shipping and C.O.D. processing.

**SOLUTIONS** By using UPS for both its ground and air shipping, and C.O.D. services, the company created much-needed efficiencies.

**RESULTS** The company improved its receipt of cash from 16 days to 2 days, and improved its annual cash flow by \$300,000.

“I need to be sure there’s money coming in – because it’s definitely going out.”

With financing from UPS Capital, I was able to move my business out of my basement and into my own office building. And with the other financial services available, they’ve helped me manage my company’s growth in a way that works well for my specific business needs.



## UPS Financial Solutions

### Give Yourself Credit.

With a UPS Capital Visa® Platinum Business Card, approved card holders have flexible lines of credit for working capital – just what you need to keep your business running smoothly. Discounts on UPS services offer even more opportunity for you to grow your business. For business card inquiries, call 1-800-579-6158.

### Comprehensive Credit Card Processing Made Simple.

We offer a variety of credit card payment solutions for your business. So whether you can accept credit cards now or plan to in the future, you can count on better service from UPS Capital.

**UPS Capital's Merchant Services Program** offers integrated, flexible payment processing products and services that can boost your success in today's marketplace:

- Comprehensive reports that include detailed location and corporate level reporting
- Expanded payment offerings are supported, such as MasterCard®, Visa®, American Express®, Discover®, Diners Club® and Japan Credit Bureau.
- Stored value cards and gift card programs that build customer loyalty and sales
- Extensive terminal options that include expanded memory capacity, integrated printers and easy-to-read touch screens
- Superior service, with dependable, top-quality terminal support available 24/7



A distributor of auto racing parts and accessories was working with a finance company that offered credit card processing rates at approximately 3 percent. With an estimated \$5 million in yearly sales, of which almost \$4 million were credit card sales, the credit card processing fees really added up. UPS Capital was able to offer a better rate on merchant services that saved the company \$32,000 in credit card processing fees.

INDUSTRY: ONLINE TOY RETAILER

Initially financed by owner capital and suppliers, this 18-month-old international enterprise was already profitable with annual revenues exceeding \$2.5 million.

**CHALLENGE** The shipping process was inefficient – the company was processing labels online at its home base, then transporting those labels to another site for packing and shipping.

**SOLUTION** By using UPS's Customer Technology Program, the company streamlined their labeling, packing and shipping practices, thereby increasing efficiency and cutting costs.

**RESULTS** Through UPS's Customer Technology Program, this customer was able to purchase a complete shipping system at reduced rates with no up front cash outlay. In addition, a \$250,000 secured loan helped improve cash flow and provided additional working capital.

**UPS Technology – Now That's Smart.**

Accomplish more with UPS technology. Ship more. Receive more. And satisfy more customers. Our technology is easy to use, affordable and robust. So you have more of the services you need to improve your business's efficiency and effectiveness. It all leads to better business.

**From Desktop to Destination.**

The convenience of your desktop meets the convenience of UPS. With our Automated Shipment processes, you can streamline your shipping needs. Take a look at our technology solutions, and see how we can keep your business moving as smoothly as your shipments.

**UPS.com®** Prepare domestic, air and international shipments; track and notify right from your desktop; order supplies and schedule pickups – all via the Internet. Ideal for companies with moderate shipping volume.

**UPS CampusShip™** This secure, Web-based, UPS-hosted shipping system is perfect when there are multiple shippers and multiple locations in your company, offering administrative features for centralized shipping visibility and control.

**UPS WorldShip®** This robust, Windows-based shipping solution is for customers who do a high volume of shipping from a centralized warehouse or mailroom.

**Get the Whole View.**

**The Quantum View<sup>SM</sup> portfolio of visibility services** With Quantum View<sup>SM</sup> Manage, you can see your shipping history at a glance, enabling you to identify trends, revise strategies and increase efficiencies. Or choose Quantum View<sup>SM</sup> Notify, and we'll automatically send you your customers package status updates via email.

**Technology Solutions That Work – UPS Ready**

**UPS Customer Technology Program (CTP)** UPS can help you access the benefits of technology by providing you with specially priced offerings of PCs, software and peripherals. From robust, value-priced PCs via Hewlett-Packard, Dell™, Gateway® and IBM®, to printers and software that can make technology all work harder for you.

**UPS Ready Solution Providers** Finding the right business management solution for your unique requirements is critical to your success. That's why UPS Ready Solutions are as varied as your needs. With Solution Providers specializing in everything from automotive parts to CRM, you're sure to find one with a focus matching your own needs.

UPS Ready Solution Providers are licensed to offer you the entire UPS portfolio of features, services and support. And, because these companies meet our standards, you can enjoy peace of mind knowing that your Solutions Provider is – *UPS Ready*. Contact a UPS representative about how you can qualify, or check UPS.com® (UPS.com/businesssolutions) for the latest on what's available.

Technology Solutions

"I need to focus my energy on serving my customers. So I trust UPS to handle my shipping."



**UPS.com® Getting Started Is Easy!**

Go to UPS.com®, and we'll take it from there. Because when you use our online shipping resource, you can easily request a pickup, process shipments, print labels, order supplies and track packages. Here's how:

**1** Go to UPS.com

**2** Log in if you're registered, create a new account if you're not

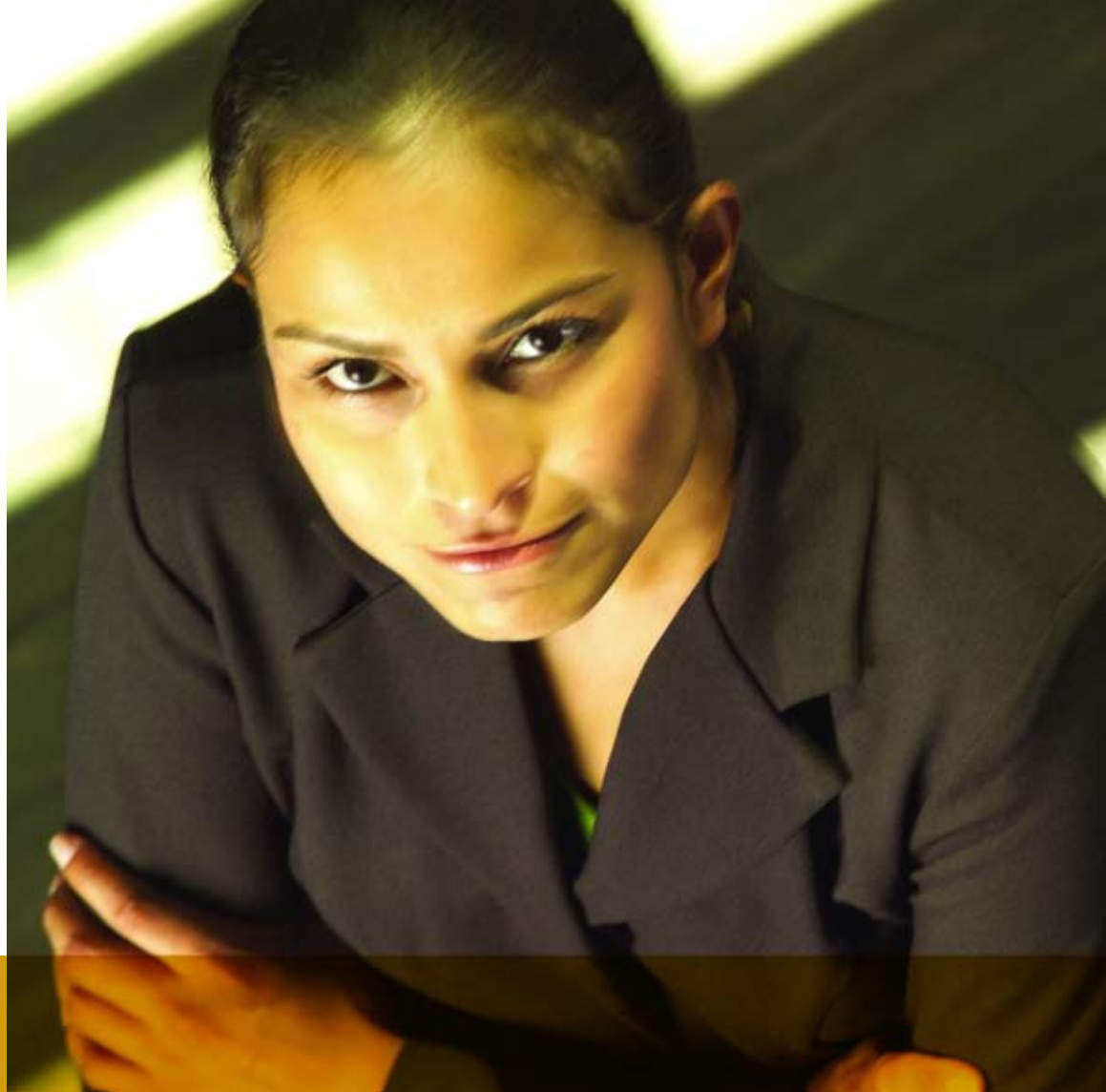
**3** Select "Create a Shipment" and follow the steps

**View and pay your UPS® bill online with the UPS Billing Center** – the free, convenient way to access your billing information anytime, anywhere.

It allows you to:

- Pay your invoice online
- Securely access your most recent invoice
- Sort, view and download invoice information
- Print a detailed invoice

Visit [billingcenter.ups.com](http://billingcenter.ups.com) to register quickly and easily.



### Let's Work Together.

Use the following contact information to learn more about UPS Business Solutions.

**Business Technology Solutions  
Customer Technology Program  
Core Services and International Import/Export**  
1-800-PICK-UPS® or UPS.com®

**The UPS Store®**  
1-800-PICK-UPS® or theupsstore.com

**UPS Supply Chain Solutions<sup>SM</sup>**  
1-800-742-5727 (U.S. toll-free),  
1-678-746-4365 (outside the U.S.) or ups-scs.com

**UPS Capital<sup>SM</sup>**  
1-800-637-0620 or upscapital.com  
For business card inquiries only,  
call 1-800-579-6158

**UPS Capital Merchant Service Program**  
1-800-723-8914 or upscapital.com

**Supplier Diversity**  
1-866-577-0632 or community.ups.com

### UPS Capital disclaimers from pages 11 and 12

<sup>1</sup> UPS Capital loans are made in California pursuant to a Department of Corporations California Finance Lenders License. Government guaranteed loans are offered through UPS Capital Business Credit, a subsidiary of UPS Capital Corporation. UPS Capital Corporation is neither an agent for, nor associate of, UPS Capital Business Credit for the purposes of originating, processing, underwriting or servicing government guaranteed loans (e.g., SBA, USDA or Ex-IM guaranteed loans). Products may not be available in all areas and may be modified based on requirements. Check with your UPS Capital or UPS Capital Business Credit representative for local availability. Credit availability is subject to approval.

<sup>2</sup> C.O.D. Enhancement Services products are offered through UPS Capital Trade Protection Services, Inc. UPS Capital Corporation and its affiliates reserve the right to change or cancel the C.O.D. Enhancement Services program at any time. The C.O.D. Enhancement Services program is governed by the terms and conditions of the contract and certain limitations and exclusions apply. This brochure does not in any way alter, supplement, or amend the provisions of the applicable contract and is intended only as a brief summary of the program. The UPS C.O.D. charge as set forth in the UPS rates in effect at the time of shipping apply to each UPS C.O.D. package shipped. C.O.D. Enhancement Services products may not be available in all jurisdictions.

<sup>3</sup> The UPS Capital Visa® Platinum Business Card is offered and issued by BankOne Delaware, N.A. ("BankOne") and is subject to BankOne's terms and conditions. All cards are subject to underwriting and credit approval by BankOne. The terms and conditions of any card are subject to BankOne's Cardmember Agreement. The UPS Capital Visa® Platinum Business Card is available only in the U.S.

<sup>4</sup> All services in connection with the UPS Capital Merchant Services Program are provided by Paymentech and all fees charged for services are determined by Paymentech. All decisions regarding approval will be made solely by Paymentech under Paymentech's then current criteria.

### We're Dedicated to Diversity.

## UPS Supplier Diversity Program

The UPS Supplier Diversity Program is committed to providing business opportunities to minority-owned and women-owned businesses. Whether you're in the business of legal, advertising, consulting and marketing services, or vehicles, computers, office supplies and uniforms, sign up for The UPS Supplier Diversity Program. It's just another way we may be able to help turn a small opportunity into a smart business move for you.

Here's another way  
we can help your  
business:

# Save 10%

on all products and  
services at The UPS Store®

(Excludes metered mail, postage stamps  
and UPS ground shipping)

To locate The UPS Store near  
you, visit [theupsstore.com](http://theupsstore.com)<sup>®</sup>  
or call 1.800.PICK.UPS<sup>®</sup>

Limit one coupon per customer. This offer is not  
good in combination with any other offers.  
Valid at participating locations. Restrictions apply.  
©2005 Mail Boxes Etc. Offer expires 12/31/05 Code:UPSDIV



## Products and Services available at The UPS Store®

Black/White and Color Copies	Mailbox Services
Computer Rental	Money Orders
Custom Printing	Moving Supplies
Desktop/Word Processing	Notary
Document Finishing -Binding Services -Collating/Folding -Laminating	Office Supplies
Fax Services	Packaging Supplies
Freight Services	Packaging Services
Greeting Cards	Passport Photos
	Postage Stamps
	Rubber Stamps

Products and services available may vary by location.

## The UPS Store®

