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SNAP ON INC Form 11-K July 14, 2003

SECURITIES & EXCHANGE COMMISSION Washington, DC 20549

FORM 11-K

[X]	ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934
	For the fiscal year ended December 31, 2002
	or
[]	TRANSITION REPORT PURSUANT TO SECTION 15 (d) OF THE SECURITIES EXCHANGE ACT OF 1934
	For the transition period from to

Commission File Number: 1-7724

A. Full title of the plan and address of the plan, if different from that of the issuer named below:

SNAP-ON INCORPORATED 401(k) SAVINGS PLAN

SNAP-ON INCORPORATED 401(k) PERSONAL SAVINGS PLAN FOR COLLECTIVE BARGAINED GROUPS

SNAP-ON INCORPORATED 401(k) PERSONAL SAVINGS PLAN FOR SUBSIDIARIES

B. Name of issuer of the securities held pursuant to the plan and the address of its principal executive office:

SNAP-ON INCORPORATED 10801 Corporate Drive Pleasant Prairie, WI 53158-1603

REQUIRED INFORMATION

The following financial statements and schedules of the Snap-on Incorporated 401(k) Savings Plan, the Snap-on Incorporated 401(k) Personal Savings Plan for Collective Bargained Groups and the Snap-on Incorporated 401(k) Personal Savings Plan for Subsidiaries, prepared in accordance with the financial reporting requirements of the Employee Retirement Income Securities Act of 1974, as amended, are filed herewith.

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Exhibit No.	Exhibit
(23.1)	Consent of Deloitte & Touche LLP
(99.1)	Financial statements and schedules of the Snap-on Incorporated 401(k) Savings Plan, the Snap-on Incorporated 401(k) Personal Savings Plan for Collective Bargained Groups, and the Snap-on Incorporated 401(k) Personal Savings Plan for Subsidiaries, prepared in accordance with the financial reporting requirements of the Employee Retirement Income Securities Act of 1974, as amended.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Plan Administrator of each Plan has duly caused this Annual Report to be signed on its behalf by the undersigned, thereunto duly authorized, in the City of Kenosha, and State of Wisconsin, on this 11th day of July, 2003.

SNAP-ON INCORPORATED 401(k) SAVINGS PLAN

By: /s/ Paul C. Prickett

Paul C. Prickett, as Plan Administrator

SNAP-ON INCORPORATED 401(k) PERSONAL SAVINGS PLAN FOR COLLECTIVE BARGAINED GROUPS

SNAP-ON INCORPORATED 401(k) PERSONAL SAVINGS PLAN FOR SUBSIDIARIES

By: /s/ Paul C. Prickett

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Paul C. Prickett, as Plan Administrator