

Will your retirement be a rough ride?

John, if you continue making your current 401(k) contribution of 3.0%, your retirement will be like riding a bucking bronc. Make sure your retirement is a smooth ride. Increase your contribution to 5.8%.



Don't let your retirement dreams collapse!

John, if you continue making your current 401(k) contribution of 3.0%, your retirement plans are going to fall apart because you're going to run out of money. Keep your dreams intact. Increase your contribution to 5.8%.



Retirement Security

Michael, it's within your grasp if you start now.



Don't let your retirement become a financial wasteland

Josephina, the market performance over the past few years has only reinforced the need for disciplined investing.



Don't let your retirement dreams come crashing down!

John, if you continue making your current 401(k) contribution of 3.0%, your retirement plans are going to collapse because you're going to run out of money. Keep your dreams intact. Increase your contribution to 5.8%.



INVESTMENT HORIZONS, INC.

The Sweet Smell of Financial Success

Angelina, the key to financial success is a disciplined investment strategy in both bull and bear markets.



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3 Case Studies Showing the Effectiveness of Targeted Personalized Communications

Ann, what can Enchanted Rock teach you about retirement planning?

This billion-year-old batholith is a reminder that you can be around long time!



Retirement Security

Edward, it's within your grasp if you start now.



Flowers of tomorrow are in seeds planted today.



Let ABCO help you make it to the top.



Be Different, Achieve Financial Freedom

Michael, it's within your grasp if you start now.



Short on Cash?

Mary, is that why you didn't sign-up for the 401(k) plan?



Investment Horizons' Targeted Personalized Communications Case Studies

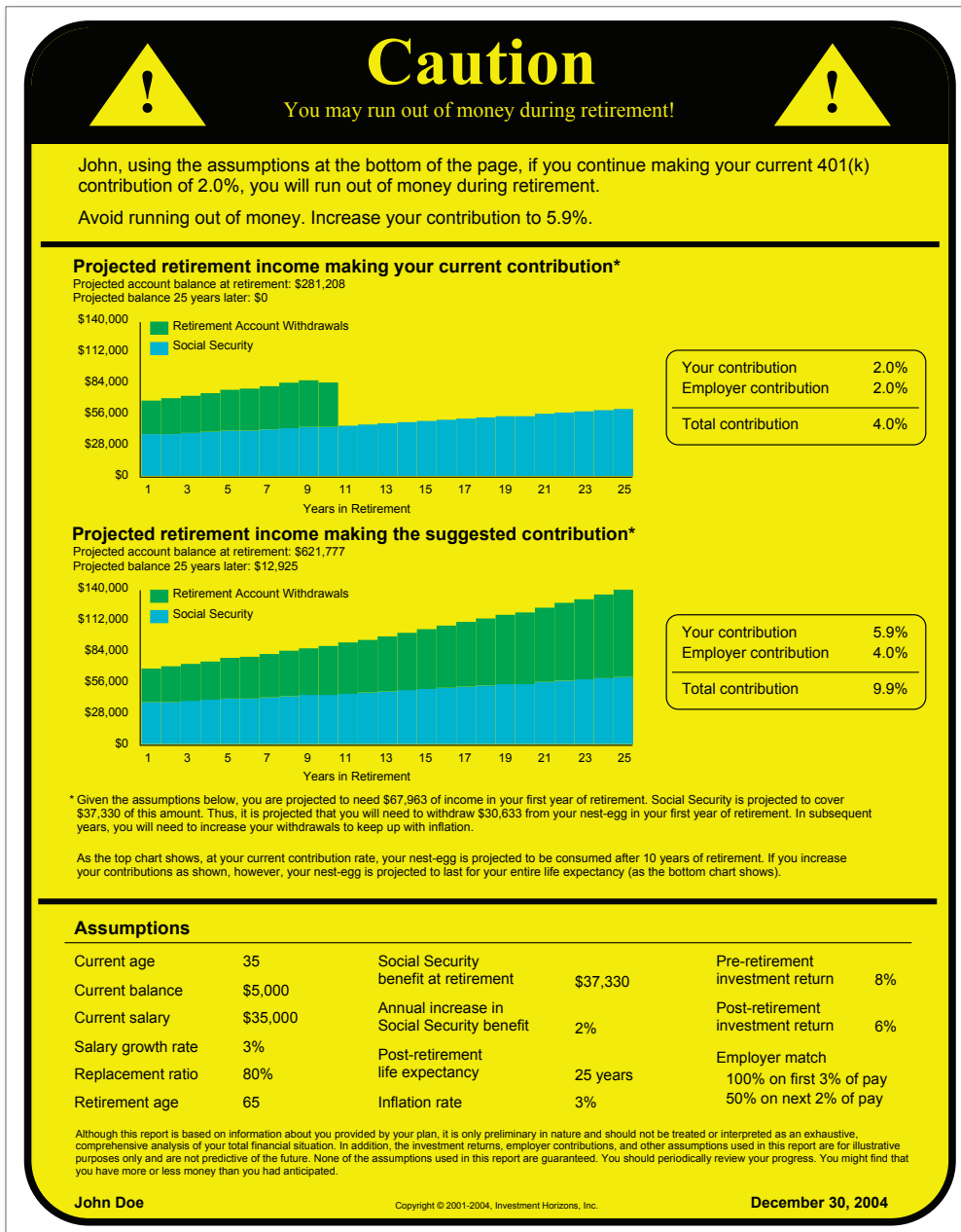
Case Study I

The sponsor wanted to hold meetings to encourage non-participants to enroll in the 401(k) plan and urge low contributors to increase their contribution. However, about half of the employees, for work-related reasons, could not attend meetings.

To accomplish its goals, the sponsor decided to give each employee a personalized “off-the-shelf” gap analysis. One version of the report had wording crafted

for non-participants while the other one targeted low contributors.

The sponsor was pleased with the results. 13.3% of their 435 non-participants joined the plan, with an average initial contribution of 7.7%, and 12.3% of the 342 low contributors increased their contributions by an average of 4.9%.



Case Study II

The sponsor wanted to increase enrollment at several locations. For work related reasons, employee meetings could not be held.

The sponsor thought, however, that a personalized mailing could be effective if it could:

- catch the employee's attention;
- answer "what in it for me?";
- simplify both deciding how much to invest and then investing it.

Because of the nature of the sponsor's business, we used the 'barn' theme from one of our gap analysis reports and modified it for a wealth accumulation report. A four-page fold-out was the final product, having our report on the front cover and sponsor-provided material (a cover letter and an explanation of the pre-mixed fund) on the inside pages.

Nearly 10% of the almost 1,300 targeted employees enrolled in the 401(k) plan. Their average contribution was 6.6%.

ABCO, Inc.

Dear Ron, December 31, 2005

You've just read about the benefits of the 401(k) plan. You can't get these benefits, however, until you're a participant in the plan. Joining is easy; just follow the steps below. Help is always available if you need it.

1. Decide how much you want to contribute—from 1% to 30% of your pay.
2. Determine where you'd like your contributions invested, in increments of 1%.
 - The **Targeted Retirement Portfolios** are offered to make this initial decision easy. Putting all of your account in just one of these funds is an effective way to invest and gain a broadly diversified, well-balanced portfolio. All you have to do is select the one whose name includes the year closest to your anticipated retirement date.
 - Detailed Fund Fact Sheets and fund performance information for all of the investment options are available online or from the Service Center.
3. Go to www.plansite.com or call the 401(k) Service Center at 1-800-992-2185 to enroll or to request any information you may need.

Introducing XYZ Investments' Targeted Retirement Portfolios—Sensible investing made easy

The Targeted Retirement Portfolios are a great tool for those participants who want to leave their investment decisions up to a professional.

The portfolios' managers assume that the participants who are investing in one of these portfolios are going to retire in or around the year mentioned in the portfolio's name. They also assume that all your retirement assets are invested in the portfolio and that funding for retirement is the portfolio's sole goal. The managers also assume that your other assets will be used for emergencies and other non-retirement needs like funding a child's education.

One of the principal advantages of using these funds is that their managers do all the work for you. Not only do they decide on the asset allocation (how much is invested in stocks and bonds), but they change that mix over time. The portfolio's target date (the approximate time you wish

to retire) determines how much of the fund will be in stock. The longer the target date extends into the future, the greater will be the amount of stock in the fund.

The allocations of three of the available Targeted Retirement Portfolios (2010, 2025, and 2040) demonstrate this. If you plan on retiring around 2010, 45 percent of the 2010 Portfolio is invested in stock. If you won't retire for about another 35 years, about 85% of the 2040 Portfolio will be invested in stock. If you select the 2025 Portfolio, 70 percent of your account will be in stock.

If at any time you wish to assume responsibility for investing your contributions, you can use the plan's other investment options. For information about these options, contact the Service Center (1-800-992-2185) or go to the plan's website, www.plansite.com.

Don't let your dreams of financial independence fall apart!

Ron, the ABCO 401(k) plan is the best tool you have for making sure that your dreams of a financially secure future come true.

For every dollar you save (up to 6% of pay), ABCO will contribute 50 cents. In addition, if the Company meets its performance goals, an additional variable match may also be made. For every dollar an employee contributed to the 401(k) plan since 1990, ABCO matched that dollar with 75 cents on average.

The chart at the right shows how much you may accumulate by age 65 if you start now. It also shows how much less you will have if you wait 5 or 10 years to begin. Please keep in mind that your account's growth will be determined by the actual performance of the investment funds.

Why you should join the 401(k) plan today

The chart below shows the power of a long-term investment program and the reason to start sooner rather than later.

Assumptions
 Current Base Salary \$30,000 Investment Return 7% Yearly Raise 3%
 Employer Match 75% on first 6% of pay

Start building your retirement dreams today. Sign up at <http://www.plansite.com> or by calling the 401(k) Service Center at 1-800-992-2185.

ABCO, Inc.

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Investment Horizons' Targeted Personalized Communications Case Studies

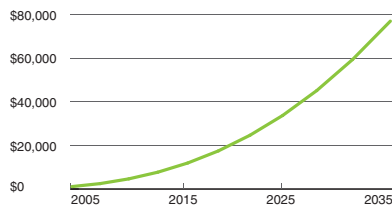
Don't let your employer's matches get away!!

John, ABCO helps you achieve financial independence by matching your 401(k) contributions (up to 6% of pay). Unfortunately, you are not taking full advantage of the match since your contribution rate is only 2%.

The price you have already paid for leaving money on the table is shown on the chart at the right. If you had contributed enough during the past 5 years to qualify for the full match, and assuming this "free" money grew at just 6%, you would have had \$6,654 dollars more in your 401(k) account (not including your contributions).

If you don't increase your 401(k) contributions now, you will be shortchanging yourself of much more money (see next chart). If ABCO maintains its base match at the same level for the next 30 years (although there is no guarantee of this), this chart shows how much money you will have lost by not taking advantage of the match (based on the assumptions beneath the chart).

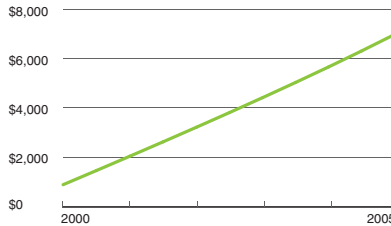
Growth of possible additional matches



Assumptions

Salary	\$30,000	Future salary growth rate	3%
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The Ones That Got Away
Growth of missed matches



Reel in the company dollars you're entitled to by raising your 401(k) deferral to 6% today. Call your plan's administrator at 1-800-555-1212 or go to the website, www.theplanwebsite.com.

Although this report is based on information about you provided by your plan, it is only preliminary in nature and should not be treated or interpreted as an exhaustive, comprehensive analysis of your total financial situation. In addition, all the assumptions used in this report are for illustrative purposes only and are not guaranteed. You should not consider them predictive of the future. It is up to you to periodically review where you are along the road to retirement. You might find that you have more or less money than you had anticipated.

Prepared for John Doe

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December 31, 2005

Case Study III

The sponsor wanted to encourage participants to increase their contributions to at least an amount that would qualify them for the full employer match. A customized personalized report was mailed to the homes of almost 600 participants. The sponsor chose not to include a cover letter.

The results were impressive: 14.5% of the targeted participants increased their contributions by 2.4%.



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