

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



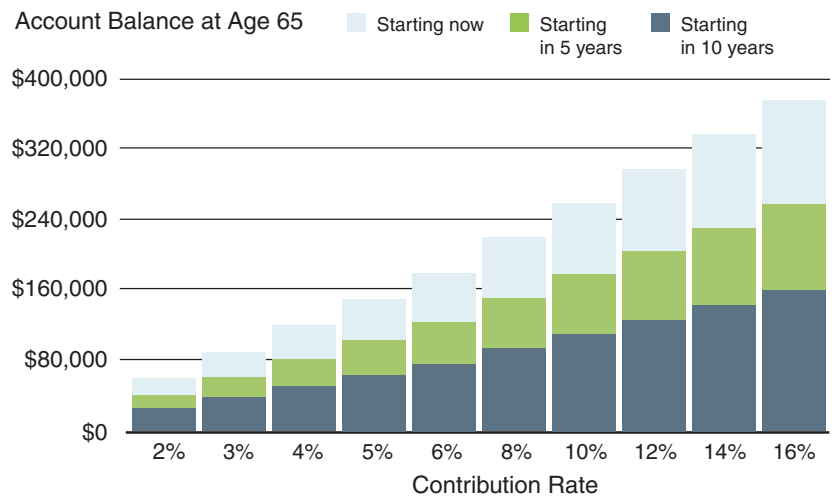
Ron, the ABCO 401(k) plan is the best tool you have for making sure that your dreams of a financially secure future come true.

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.

Dear Ron,

December 31, 2005

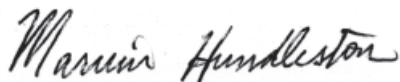
You've just read about the benefits of the 401(k) plan. You can't get these benefits, however, until you're a participant in the plan. Joining is easy; just follow the steps below. Help is always available if you need it.

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.
4. If you need help enrolling, please see Jenny McGrath in the HR office. She will be happy to help you enroll.

Automatic deductions...matching contributions...tax advantages...investment options—these advantages make the ABCO 401(k) Savings Plans one of the best ways to save for your long-term financial future.

I encourage you to enroll today.

Sincerely,



Marvin Hundleston
Director of Benefits

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.

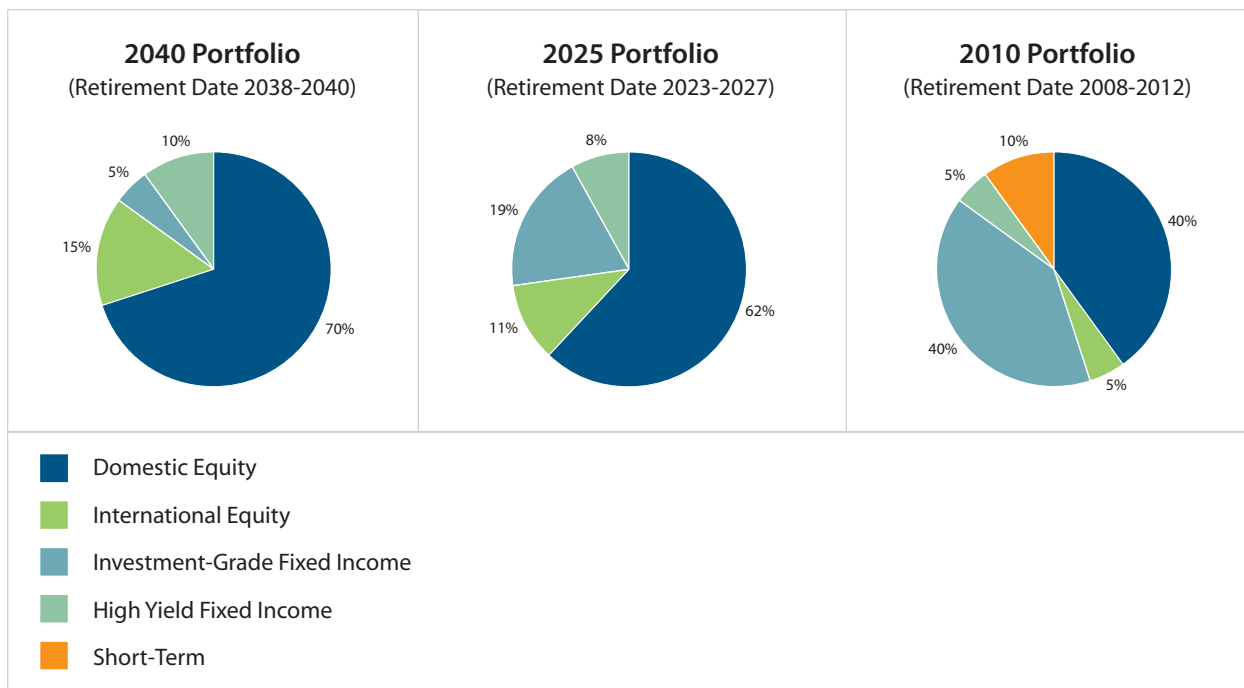
The portfolios’ managers assume that the participants who are investing in one of these portfolios are going to retire in or around the year mentioned in the portfolio’s name. They also assume that all your retirement assets are invested in the portfolio and that funding for retirement is the portfolio’s 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.



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