

The ING Advisor Service - *objective advice for your investment planning needs*

ADVICE YOU CAN TRUST

Do you often wonder if you're making the right decisions regarding your investment planning? Would you like personalized, objective investment advice from a licensed professional? The ING Advisor Service, a one-on-one investment advice service, is now available to all participants in the ABA Retirement Funds program (the "Program").

Since 2001, many participants have enjoyed the online self-directed advice service offered through Financial Engines, Inc. This service will continue to be available to all participants.

Now you can enroll in the ING Advisor Service and get personalized advice by speaking with a licensed and trained financial advisor. You will receive:

- Unbiased retirement planning advice
- Personalized reports
- Ongoing support

The choice is yours! Get advice by enrolling in the ING Advisor Service (Choice A) or access self-directed advice online (Choice B).

CHOICE A: Professional Account Manager - One-on-One Service

Through our Participant Services Line at (800) 348-2272 you can speak with a licensed and trained ING Financial Advisor. Advisors are available from 8 a.m. to 8 p.m., Eastern Time, exclusive of stock market holidays. Advisors will provide you with recommendations and manage your account. Your advisor can also immediately make any agreed upon changes to your account.

Financial Advisors

All ING Financial Advisors are retirement plan service professionals with financial backgrounds. They've completed numerous financial education programs and have met various certification requirements in order to provide you with personalized objective savings and investment advice. Their qualifications include:

- National Association of Securities Dealers (NASD) Registrations
 - Series 6 (Registered Representative)
 - Series 63 (State Securities Representative)
 - Series 65 (Investment Advisor Representative) Securities Licenses
- College for Financial Planning Designations
 - Chartered Mutual Fund CounselorSM
 - Chartered Retirement Planning CounselorSM

ING Financial Advisors are not compensated on commissions from product sales; they are salaried and objective.

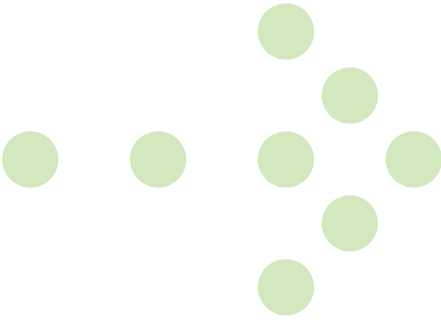
CHOICE B: Personal Online Advisor - Self-Service

If you like taking matters into your own hands, you can access the Advisor Service retirement planning software online at no additional cost through the Program's Web site at www.abaretirement.com. When you access the My Advisor home page, you will see your updated plan account information. And, you'll have the option to input information about your other retirement savings vehicles, such as an IRA, pension or a spouse's retirement plan information. To get advice, follow the step-by-step instructions at your own pace. Even first-time users will find this self-directed process fast and easy.

Based on the information you input (such as current income, savings and ideal retirement age), you'll receive a personalized Forecast which details your chances of reaching your retirement goal. If you want to improve your chances, use the interactive software to see how changes in risk tolerance, contribution amounts or retirement age can affect your forecast.

Once you've decided to implement a savings strategy, access the Advice Action Kit. The Kit is an advice summary that includes step-by-step instructions on how to implement your strategy.





Follow these simple steps to use the Advisor Service online:

1. Log on to your account (see Participant Log-In) through the Program's Web site at www.abaretirement.com by entering your Social Security Number or Username, then your PIN.
2. Click the [ING Advisor Service](#) link from the drop-down menu in the upper-left corner.
3. If you are a return user, this will launch the Advisor Service Welcome Page. Click on the [Retirement](#) link to get started.
4. If you are a first-time user, the Online Advisor will escort you through an introduction to the service.
5. To receive specific fund recommendations and ongoing services, review the Investment Services Agreement, then click [Next](#).
6. If at any time you have questions, just call the Program's Participant Services Line at (800) 348-2272.

Advisory Service Fees

CHOICE A: Professional Account Manager - One-on-One Service

If you elect to receive your investment advice from a ING Advisor, certain fees will apply to your account. Account management services from ING Investment Advisors, LLC are an uncommon value: We provide the highest-quality services at fees that are among the lowest in the industry. For example, if your plan balance is \$10,000, your monthly fee would be about \$4.16. *There is no charge for an initial advice consultation and no obligation to enroll in the service.*

TIERED FEE SCHEDULE			
	Balance	Annually	Monthly
First	\$100,000	0.50%	0.042%
Next	\$50,000	0.45%	0.038%
Next	\$50,000	0.40%	0.033%
Next	\$100,000	0.35%	0.029%
Over	\$300,000	0.25%	0.021%

CHOICE B: Personal Online Advice - Self-Service

The personal online investment advice that you self-direct through Financial Engines, Inc.[®] at www.abaretirement.com is offered to you at no additional cost.



Disclosure: Shortly after your first conversation with a ING Financial Advisor, you will receive an Advice Action Kit giving you a personalized financial Forecast. You will also receive an Advisor Service Disclosure Statement that you should read before deciding to participate. If you elect to access the Advisor Service online, you will be prompted to read the Disclosure Statement before you enter the Advisor Service section of the Web site. For more information about the ING Advisor Service, please read the Advisor Service Disclosure Statement.

Remember, the advice we give is only as good as the information you provide. It's important that you review your retirement plan at least annually or more frequently if your situation changes. ING does not give tax or legal advice.

The Forecasts are not guarantees of future results. The Forecasts derive from forward-looking models of the economy and securities markets that may use such data as historical returns, historical correlation, expected growth rates and calculated risk premiums based on those and other hypothetical assumptions. The completeness of our recommendations is dependent on the completeness of the information you furnish to your Advisor.

To discontinue using the ING Advisor Service, you must call (800) 348-2272 and ask to speak with a ING Financial Advisor. State that you wish to discontinue using the Advisor Service and your access and use will be deactivated, and the Investment Advisory Agreement is terminated.

ING Investment Advisors, LLC: Helping to improve the financial security of the individuals we serve by providing objective advisory services and sound financial management at a reasonable cost.

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