ENHANCEMENTS TO THE ADS PARTICIPANT WEB SITE

The following new elements have been added to the site to provide plan participants with a crisp, convenient, and responsive environment in which to manage your company sponsored retirement plan account:

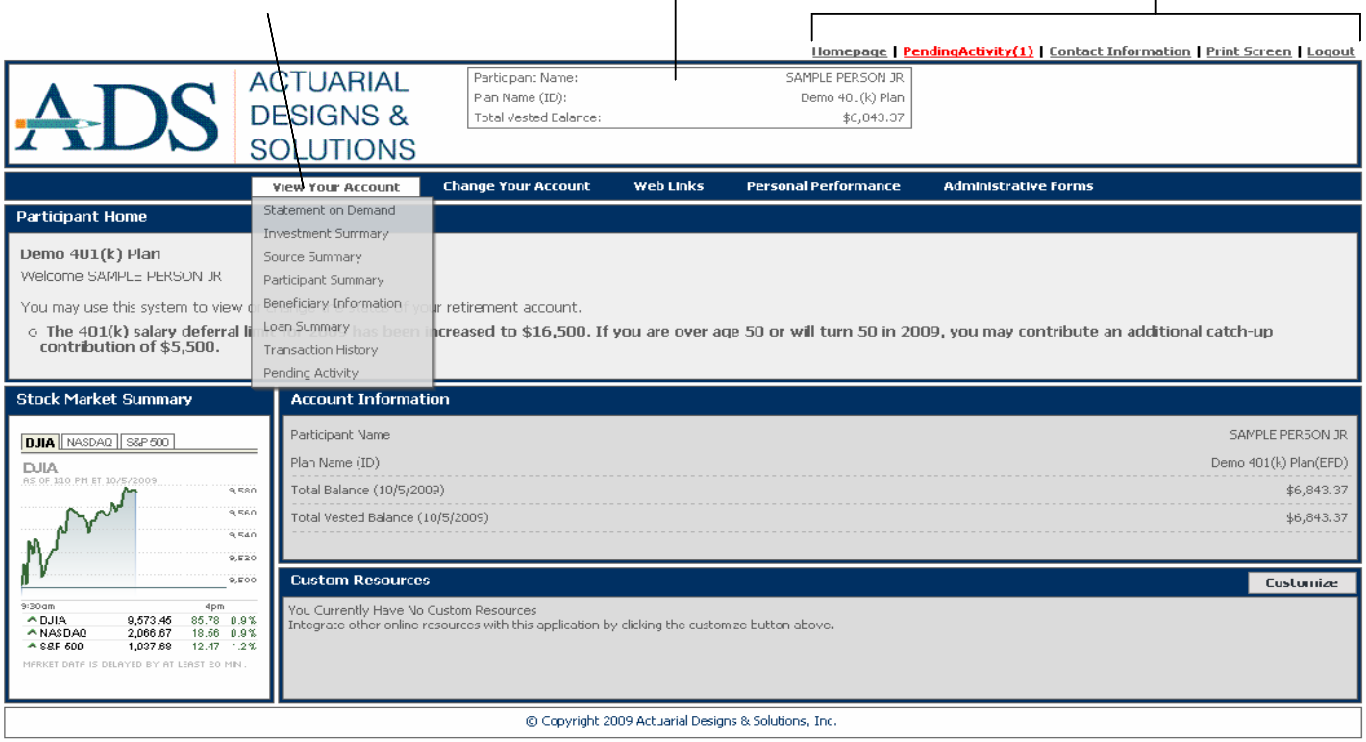
- ***Enhanced Charts and Tables-***Intuitive, visually appealing graphics, with easy-to-read tables that can be sorted and resized to meet the needs of individual users.
- ***Top Navigation Menus-***Menus have been positioned horizontally along the top of the page, increasing available work space. Menus remain closed, dropping down when the mouse passes over them.
- ***Account Summary Banner-***Displays account information in the header of all pages.
- ***Quick Link Bar-***Conveniently located at the top right of each page, provides links for Home page, Contact Information, Help, Logout and Pending Activity

More enhancements that you can anticipate during the fourth quarter include; (1) updating the Participant Home page to show more information "at-a-glance" and (2) estimating the amount of contingent redemption fee's associated with the sale of mutual funds that impose redemption fees. More information will follow when these are rolled out.

Top Navigation Bar
Menus drop down when the mouse passes over

Account summary information displayed

Quick Links, with color-coded pending activity flag



Centervale Farm
200 US Route One, Suite 120
Scarborough, Maine 04074
VOICE 207-879-9200
FAX 207-879-9209
adsbenefits.com

where every detail counts

October 2009