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Endorsed by...

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HOW DOES YOUR 401(k) PLAN COMPARE?

On August 4, 2005 Freedom One Retirement Services announced that **Berger Chevrolet** had joined the nearly 250 auto dealers who utilize the MADA-endorsed 401(k) retirement plan. We are excited about having the Berger Team join the Freedom 401(k) program, and we're very proud of the results we've achieved.

August 24, 2005 - LOOK HOW WE IMPROVED THE BERGER 401(k) PLAN!

Plan Participation	Increased from 71% to 93% (A 31% increase - 28 previously waived employees are now participating)
Average Deferral Percentage	Increased from 5.4% to 7.6% (An increase of 84%)
Asset Allocation Model Participation	Increased from 13% to 96% (A 654% increase)

The vast majority of Berger's employees have greatly improved their financial preparation for retirement. These employees have significantly improved their diversification through the utilization of appropriate asset allocations.

As a result of the employee communication efforts of Freedom One, Matt Berger, President of Berger Chevrolet, stated: "Freedom One manages the program and is a partner with the dealer...What they have to offer is very strong, I'm very impressed...Freedom One is head and shoulders above everyone else..."

WOULD YOU CONSIDER FREEDOM ONE IF:

- ✓ Nearly 100% of your employees would participate in your 401(k) plan?
- ✓ Your employees would contribute twice their current amount into their 401(k) plan?
- ✓ You and your employees could almost double the amount of money available at retirement?

LET US HELP YOU AND YOUR EMPLOYEES GET ON THE RIGHT PATH TO A SUCCESSFUL RETIREMENT. CALL US TODAY AT 248-620-8100.