

GOOD NEWS regarding your N.E.C.A.-I.B.E.W. Local 480 Pension Plan

Dear Member:

The Board of Trustees of the N.E.C.A. - I.B.E.W. Local 480 Pension Plan are pleased to announce some additions to the Plan.

Effective February 1, 2005, two new funds will be available for your consideration: the **SMA Medium Company 400 Index Fund** and the **SMA U.S. Total Stock Market Index Fund**. Fund Fact sheets for these funds will be available online at <http://retire.comerica.com> or contact Comerica's Participant Telephone Service (PTS) at 1-800-538-2476.

Adding the New Fund(s) to your Fund Allocation

If you are interested in adding one or both of the new funds to your fund allocation, you may do so beginning February 1, 2005. You can make your account changes via the Internet or the PTS. Before you call or log-on be sure to have your Social Security number and PIN handy. Remember transferring your existing investments and changing the investment direction for your upcoming contributions are two different transactions. Changes are processed the same business day if received before 3 p.m. ET.

We are pleased to provide you with these additional funds as a new way to take control of your future!

The Board of Trustees of the
N.E.C.A. - I.B.E.W. Local 480 Pension Plan



We listen. We understand. We make it work.®