

401(k) EMPLOYEE SAVINGS PLAN

The ABM 401(k) Employee Savings Plan offers you an excellent opportunity to save for your retirement through deferral of a percentage of your pay on a pretax basis. Eligible employees can participate in the Plan on the first of the month following completion of one year of qualifying service and 1,000 hours of employment within that one year period.

You may roll over only pretax monies from a former employer qualified 401(k) plan, or other plans such as 403(b) or 457 plans, with certain restrictions, into the ABM Plan at any time – even before you become a participant in the Plan. The Plan does not accept after-tax monies. Merrill Lynch is the Plan's recordkeeper and trustee.

Your Deferral Limit

You may defer 1% to 50% of your eligible annual earnings in whole percentage amounts on a pretax basis, up to the maximum annual IRS limit. For 2008, the deferral limit is \$15,500. You can modify your deferral amount at anytime by going to your account at: www.benefits.ml.com or calling the Retirement Service Center at: 800.228.4015.

Catch Up Deferral Limit

If you are age 50 or over, or will reach age 50 in calendar year 2008, you can also defer an additional "Catch Up" amount. The Catch Up limit for 2008 is \$5,000. Both the Deferral and Catch Up limits are indexed for inflation. The new limits are released by the IRS usually by late October.

ABM Match

To encourage you to save for retirement, ABM will match your deferrals at the rate of \$1 for each dollar you defer of the first 3% of your eligible earnings, plus \$0.50 for each \$1 you defer of the next 2% of your eligible earnings. Thus, if you defer at least 5% of your eligible earnings, then you will receive the maximum Company match of 4% of your eligible earnings.

Vesting

Because the Plan has adopted a "Safe Harbor" rule, your deferrals, Company match, and your investment earnings are immediately "vested." To be vested means you have a nonforfeitable right to your match and earnings on the match. You are always vested in your deferrals.

Investment Options

You have a selection of 15 different investments to choose from. Information is available through Merrill Lynch at www.benefits.ml.com or by calling 800.228.4015.

Loans, Rollovers, Hardship Withdrawals Contact Information

For information on taking a loan, making a rollover, or for hardship withdrawals, visit Merrill Lynch as shown above.

Beneficiary Designation

Don't forget to fill out a beneficiary designation correctly designating the person(s) you want your account balance to go to in case of your death. You should review it periodically to ensure your beneficiary is the person whom you want to inherit your account balance. If you are married, your spouse must consent to any non-spouse beneficiary. Contact Merrill Lynch at 800.228.4015 if you wish to make a change.

Accessing Your Account & Customer Service Information

Once you begin participating in the Plan, you can view your account balance easily by going to www.benefits.ml.com and entering your login and password. If you are logging in for the first time, you will be given an opportunity to establish a user ID and password. We strongly recommend that you use a password other than your Social Security Number.