



NASDAQ ETFs Added To Invest n Retire's 401(k) Plans

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New York, N.Y. —The Nasdaq Stock Market, Inc. ("NASDAQ®"; OTCBB: NDAQ) and Invest n Retire, LLC, an internet-based 401(k) service provider, today announced that exchange traded funds (ETFs) listed on NASDAQ and based on NASDAQ indexes have been added as investment products in Invest n Retire's 401(k) platform and model portfolios. This is the first time that a 401(k) administrator has made NASDAQ ETFs available to investors through its retirement funds.

Invest n Retire designed a proprietary methodology to use ETFs in 401(k) plans without passing most commissions onto participants. This important innovation allows 401(k) administrators to offer participants exposure to ETFs in an efficient and cost-effective way.

"This breakthrough development is consistent with NASDAQ'S vision of fairness and transparency," said John Jacobs, CEO of NASDAQ Financial Products Services, Inc. "Not only do employee participants pay low administrative costs, those costs are easily identifiable. ETFs can be an invaluable tool to employees who wish to achieve a balanced portfolio with certainty and efficiency."

"Investor demand compelled us to find a way for investors to attempt to meet their investment goals and objectives while defraying costs associated with similar investments," said Darwin Abrahamson, Founder & CEO of Invest n Retire. "We expect the use of ETFs in retirement plans to grow dramatically as investors seek alternative investment options."

Foresight and technological advances enabled Invest n Retire to offer a competitive pricing advantage unmatched by any other 401(k) service provider. It is made possible through the use of proprietary software, the latest technologies, and its working relationships with service providers.

Invest n Retire's retirement platform, the "401(k) Solution," includes online enrollment, investment education, daily valuation, trading and rebalancing, administration, custody services, and institutional investment options.

Like a traditional mutual fund, an ETF is a basket of stocks that allows investors to buy an interest in a portfolio of securities. Unlike traditional mutual funds, however, ETF shares can be bought and sold at real-time intra-day market prices. They can also be bought on margin or by limit order. Of course, ETFs are subject to risks similar to stocks including short-selling, margin account maintenance, and international investing.

Some ETFs track a broad market index, like the Fidelity® Nasdaq Composite Index Tracking Stock (ONEQ) – which provides investors exposure to large-, mid-, and small-cap stocks listed on NASDAQ. Other ETFs target a specific sector.

In addition to ONEQ, three other NASDAQ ETFs have been added to Invest n Retire's investment portfolios. They are:

- NASDAQ-100 Index Tracking Stock® (QQQ), which tracks one-hundred of the fastest growing non-financial services companies listed on NASDAQ;
- BLDRS Emerging Markets 50 ADR Index Fund (ADRE), designed to correspond with the price and yield performance of the depositary receipts comprising The Bank of New York Emerging Markets 50 ADR Index; and
- BLDRS Developed Markets 100 ADR Index Fund (ADRD), designed to correspond with the depositary receipts comprising the price and yield performance of The Bank of New York Developed Markets 100 ADR Index.

About NASDAQ

NASDAQ is the largest U.S. electronic stock market. With approximately 3,300 companies, it lists more companies and, on average, trades more shares per day than any other U.S. market. It is home to companies that are leaders across all areas of business including technology, retail, communications, financial services, transportation, media and biotechnology. NASDAQ is the primary market for trading NASDAQ-listed stocks. Approximately 48% of NASDAQ-listed shares traded are reported to NASDAQ systems. For more information about NASDAQ, visit the

NASDAQ Web site at www.NASDAQ.com or the NASDAQ Newsroom at www.NASDAQ.com/newsroom/.

About Invest n Retire, LLC

Invest n Retire, LLC (INR), a Delaware Limited Liability Company located in Portland Oregon, was founded by Darwin Abrahamson in 1998. The company's objective was to develop a solution for delivering bundled services to 401(k) plans over the Internet. The result: The 401(k) Solution. For more information about Invest n Retire, visit <http://www.investnretire.com>.

An investor should consider investment objectives, risks, charges and expenses before investing. To obtain a prospectus which contains this and other information about QQQ and BLDRS, unit investment trusts, please contact your broker or call 888-627-3837. Please read the prospectus carefully before investing.

ALPS Distributors, Inc. is distributor for QQQ and BLDRS

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