



ING Retirement Choice

A flexible retirement option for the Tempe Tri-District 403(b) and 457(b) Programs

ING, a leading provider of retirement programs to public schools, is pleased to offer ING Retirement Choice to employees of schools participating in the Tempe Tri-District 403(b) and 457 (b) Programs. With this program you can build a portfolio from a diverse menu of investment options managed by well-known mutual fund companies. There are target-date maturity funds available along with a separate fixed interest option. The program offers a variety of employee services to assist you from enrollment to retirement. As always, your local representative is available to help build a retirement strategy to help meet your objectives.

Investment Options

You can choose from more than 20 investment options and customize your portfolio to match your individual needs and diversify or spread contributions over different options, thereby potentially reducing investment risk.

- Mutual funds from well-known fund families including American FundsSM, ING Funds and Vanguard
- Target-date maturity funds, which offer you a simplified approach to investing
- ING Fixed Plus III Account, offered through a group annuity contract issued by ING Life Insurance and Annuity Company, provides principal and minimum interest rate guarantees (guarantees are based on the claims-paying ability of ING Life Insurance and Annuity Company and do not apply to the investment return or principal value of the mutual funds under a 403(b)(7) custodial agreement)

Contract Charges

- No annual maintenance fee
- An annual asset based service fee of 0.45% will be assessed on all mutual fund options
- Fund management fees will apply
- No contract withdrawal charge

One-on-One Service from Your Representative

To help you plan your retirement strategy and enroll in the plan, we have local representatives who are available to meet with you one-on-one. The representatives assigned to the Tempe Tri-District Schools' retirement program are highly experienced in the financial services industry. They truly understand the unique needs of today's educators, and will work with you to design an investment plan suited to your goals and objectives.

Additional Account Services

Access your accounts 24 hours a day via a secure Internet site by visiting www.ingretirementplans.com and toll-free telephone service by calling 1-800-584-6001.

Fund Transfers

Certain restrictions apply for transfers from the fixed interest account. Subject to ING's policy on market timing and excessive trading. Please refer to the disclosure booklet for detailed information.

Comprehensive Employee Education and Services

- Enrollment support information materials and on-site enrollment meeting assistance
- Asset allocation assistance
- Participant newsletter
- Comprehensive quarterly reports
- Electronic delivery of documents
- Distribution assistance for departing/retiring employees
- Morningstar[®] Retirement ManagerSM (additional fees may apply¹)

¹ Morningstar Retirement Manager is provided by Morningstar Associates, LLC ("Morningstar Associates"), a registered investment advisor and a wholly owned subsidiary of Morningstar, Inc., and is intended for citizens and legal residents of the United States and its territories. Morningstar Associates' advisory service relates solely to the investment options offered under the plan. Retirement plan funding products are offered through ING Financial Advisers, LLC (member SIPC) or other broker dealers with which it has selling agreements. ING provides Morningstar Associates with the plan's investment options and information about participants but the decisions regarding the advice provided are made by Morningstar Associates. ING and its companies are not affiliated with Morningstar Associates or its affiliates, and receive no fee or other direct financial benefits from Morningstar Associates in connection with the use of its services. The Morningstar name and trademarks are used under license from Morningstar Associates.

Loans

Loans are not available.



Your future. Made easier.SM

ING RETIREMENT CHOICE

Self-Directed Brokerage Option

With the TD AMERITRADE Self Directed Brokerage Account (SDBA) for Plan Participants, participants are able to take advantage of a the self directed brokerage account offered through TD AMERITRADE, a Division of TD AMERITRADE, Inc., in addition to the core investment options offered under your employer sponsored defined contribution plan ("Plan"). The SDBA provides an expanded choice of investments for your Plan with more than 13,000 open-end mutual funds, including over 1,300 no-load, No Transaction Fee (NTF) funds².

² No Transaction Fee (NTF) mutual funds are no-load mutual funds for which TD AMERITRADE does not charge a transaction fee. NTF funds have other fees and expenses that apply to a continued investment in the fund and are described in the prospectus. Funds held 90 days or less may be subject to a Short-Term Redemption Fee. This fee is in addition to any applicable transaction fees or fees addressed in the fund's prospectus.

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Roth 403(b)

Roth 403(b) is an option that may be available to you (your employer first must elect to offer it through the traditional 403(b) plan). Roth 403(b) is similar to the well-known Roth IRA in that you contribute after-tax dollars – distributions from the Roth 403(b) will be federal

income tax free as long as you have met the criteria of a "qualified distribution" (see the Contract Prospectus Summary for details). Roth 403(b) contributions are made through salary deduction and are accounted for separately from your pre-tax contributions in the plan.

Distribution Options

A variety of distribution options to choose from including:

- Lump-sum withdrawal
- Partial withdrawal
- Systematic payout options

Distributions may be taxed as ordinary income when received. Withdrawals from the 403(b) plan may be subject to an IRS 10% premature distribution penalty tax if received prior to age 59½ unless another exception applies.

About ING

At ING, we have the privilege of helping educators prepare for their retirement future. For more than 40 years, we have been providing retirement programs and planning to hundreds of thousands of educators across the country. In a recent survey of industry leading companies, ING ranks #1 in K-12 sales.³ We are committed to helping education employees like you plan for the retirement you deserve.

³ Source: LIMRA International, Not-For-Profit Sales and Assets Survey, Q2 2008 results. ING has determined the ranking using the LIMRA survey data.

You should consider the investment objectives, risks, and charges and expenses of mutual funds offered through a retirement plan carefully before investing. The disclosure booklet and fund fact sheets contain this and other information. You may obtain this information by contacting your ING representative or the Company at the address listed below. Please read the information carefully before investing.

Important Notes

Mutual funds under a 403(b) custodial account agreement are intended as long-term investments designed for retirement purposes. Money distributed will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested. A group fixed annuity is an insurance contract designed for investing for retirement purposes. The guarantee of the fixed account is based on the claims-paying ability of the issuing insurance company. Although it is possible to have guaranteed income for life with a fixed annuity, there is no assurance that this income will keep up with inflation. Early withdrawals, if taken prior to age 59½ may be subject to the IRS 10% premature distribution penalty tax. Amounts distributed will be taxed as ordinary income in the year it is distributed. An annuity does not provide any additional tax deferral benefit; tax deferral is provided by the plan. Annuities may be subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject. However, an annuity does offer other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.

Neither ING nor its affiliated companies or representatives provide tax or legal advice. Please consult a tax adviser or attorney before making a tax-related investment/insurance decision.

For 403(b)(7) custodial accounts, the IRC generally prohibits withdrawals of any contributions and attributable earnings prior to death, disability, age 59½, severance of employment, or financial hardship. The amount available for hardship is limited to the lesser of the amount necessary to relieve the hardship, or the account value as of 12/31/1988 plus the amount of any salary reduction contributions made after 12/31/1988 (exclusive of any earnings).

www.ing.com/us www.ingretirementplans.com

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