

It's your future to plan. Start now by saving for Retirement.

Your employer's plan can help you reduce your current taxes by contributing to your retirement account on a pre tax basis. With your tax-deferred contributions until withdrawal, it's easy and automatic. Your contributions are deducted right from your paycheck. It gives you choices...from a wide range of investments funds managed by well respected fund managers.

ING is an approved 403b carrier for the University of Louisiana at Monroe.

If you would like to review your current account, have questions about opening a new account or would like to discuss ING becoming your new 403b carrier, please stop by Student Center Room 160 on September 21st or 22nd. Representatives will be available from 9AM and 2PM.

Variable annuities and funding agreements are long-term investments for retirement purposes. Amounts distributed will be taxed as ordinary income in the year the distribution is distributed. Account values fluctuate with market conditions and when surrendered, the principal may be more or less than the original amount invested. Tax deferral is provided by the plan and the annuity does not provide any additional tax deferral benefit. Annuities may be subject to additional fees and expenses to which other tax-qualified plan funding vehicles may not be subject. However, annuities provide features and benefits such as lifetime income payments and death benefits which may be valuable to you.

You should consider the investment objectives, risks, and charges and expenses of the investment options offered through a retirement plan, carefully before investing. The prospectuses/prospectus summaries/information booklets which contain this and other information can be obtained by contacting me. Please read the information carefully before investing.

Insurance products, annuities and retirement plan funding that are issued by (third party administrative services may also be provided by) ING Life Insurance and Annuity Company are distributed by ING Financial Advisers, LLC (member SIPC), One Orange Way, Windsor, CT 06095-4774.

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