

Welcome to **planwithease.com**®!



Welcome to an easier way to manage your retirement account!

The Internal Revenue Service has changed the regulations governing 403(b) plans for the first time in over 40 years. The new regulations require that the employer offering your 403(b) plan, known as the plan sponsor, have a higher level of involvement with and responsibility for their program than ever before.

To help keep your retirement plan in compliance with all of the new regulations, your plan sponsor has selected planwithease.com to administer your plan.

In our capacity as plan administrator, planwithease.com will act on your plan sponsor's behalf to review and approve loan, withdrawal and contract exchange transaction requests under the plan, as is now required under the IRS regulations.

planwithease.com will:

- provide you with online information about the enrollment process for your plan, and
- act as a central location to view a summary of your account(s) with your investment provider(s).

planwithease.com also offers you basic financial education and calculators to help you manage your retirement savings under the plan.

Let's take a look at planwithease.com!

The planwithease.com homepage allows you to login to view your consolidated account information, access financial education information or use some tools and calculators designed to help you become “retirement-ready” when the time comes! Here is an overview of the information you can access from the homepage:



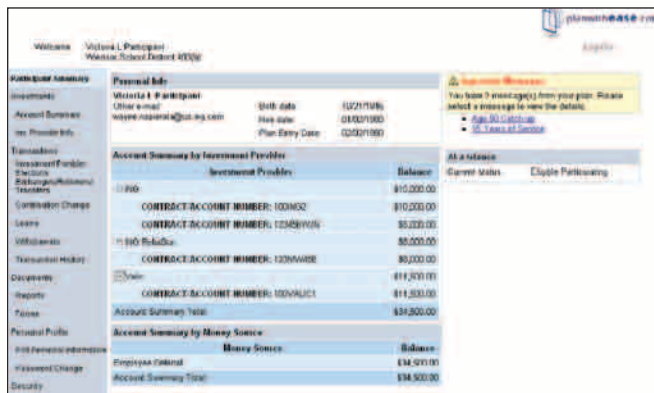
- > **Financial Education** is where you can learn more about topics such as what a 403(b) plan is, understanding the risks of investing, college and estate planning, and planning for retirement.
- > **Tools & Calculators** provides you with information to help you prepare for retirement. You don't have to be enrolled in the plan to access the educational tools... but you do in order to login to the system!

If you aren't contributing to the plan yet - you should also consider enrolling with one of your plan's approved investment providers! Saving through a tax-deferred plan provided by your employer can offer you some great advantages. Be sure to talk to your plan's approved investment providers for more information.

Logging in

Your initial User ID is your nine-digit Social Security number, and your password is your birth date, in MMYD format. When you log in for the first time, you will be prompted to create your own unique User ID and password.

Once logged in, you will be able to see your personal information, and provide us with your email address to complete your initial log in. All other information changes should be made through your employer.

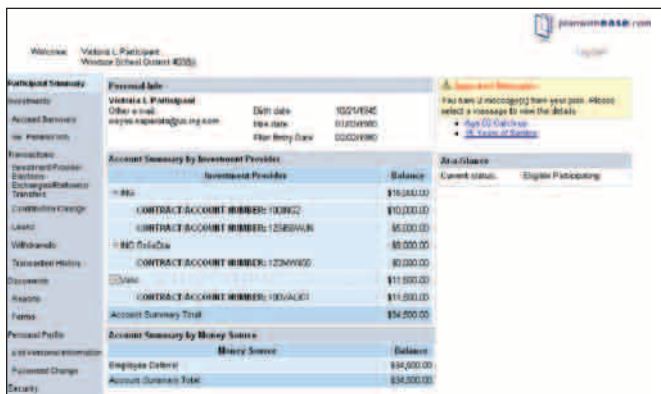


If you are eligible to participate in the plan, but have not yet enrolled with an approved investment provider, your personal information (as provided by your plan sponsor) will be the only information we will maintain and which will be available for you to view. Once you select an investment provider and complete the enrollment process (including a Salary Reduction Agreement), you will be able to access additional information on planwithease.com.

If you are enrolled with an investment provider, you will have access to all of the following information!

You will be able to view a summary of your account, showing each of your investment provider(s) and your contract information.

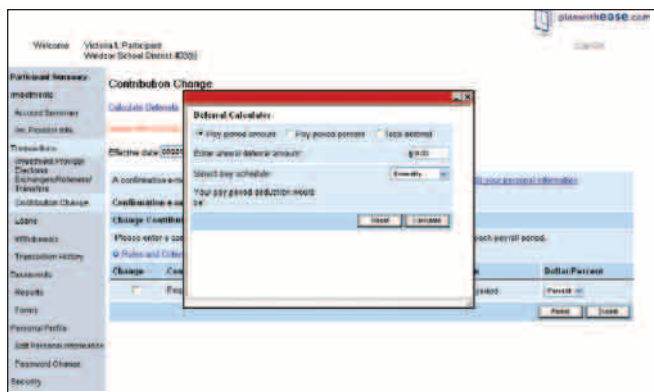
Values shown are based on information sent to planwithease.com by each of your investment providers.



You can update your contributions to the retirement plan, changing the amount you wish to contribute at any time. Just remember that you must allow *at least* one payroll cycle for your change to be made.



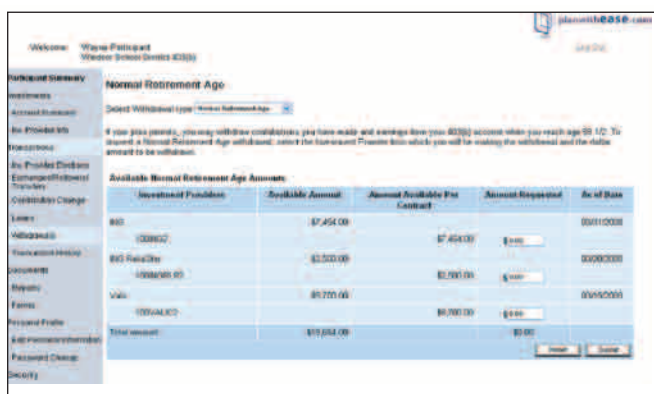
We even provide you with a calculator to help you decide how much income you want to defer to the plan:



Distribution Transactions

If you are at a stage in your life where you need to access funds from your retirement plan through a loan, hardship or other type of withdrawal that is available under your plan, planwithease.com is the central location through which you will obtain the approvals your investment provider will need to complete the transaction.

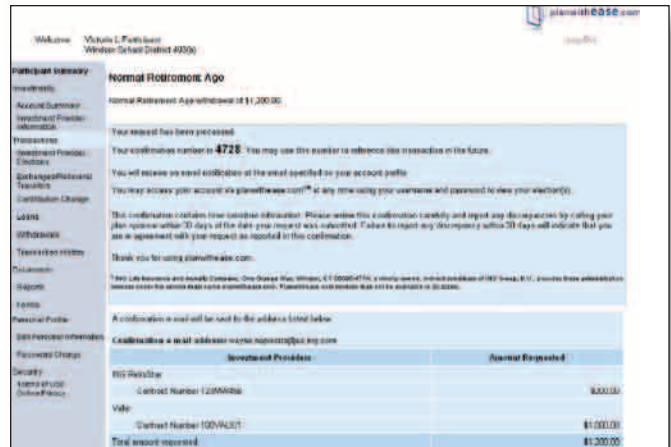
For example... if you are eligible to take a distribution from your account, you would simply complete this screen to start the process.



When you have completed the screen and clicked on the “Submit” button, you will receive confirmation of how much you wish to withdraw from each investment provider, not to exceed the maximum amount available.



Once you select “I Agree” – confirming that the screen shows the right information – and assuming that you have not put in an amount greater than what is available, you will receive a notice online confirming your request and letting you know that an approval letter is ready for download from planwithease.com. This approval notice must be sent to your investment provider along with their completed paperwork. The notice gives them the authorization needed to proceed with your request, and to ultimately disburse the funds.



The process is the same for many other requested transactions, with the exception of Hardship Withdrawal, Residential Loan requests and Qualified Domestic Relation Order account segregation requests, which require that documentation be sent to planwithease.com for review before approval can be granted.

It is that easy!





ING Life Insurance and Annuity Company, One Orange Way, Windsor, CT 06095-4774, a wholly owned, indirect subsidiary of ING Groep N.V., provides these plan administration services under the trade name planwithease.com®. planwithease.com services may not be available in all states. ING does not offer legal or tax advice. Seek the advice of a tax attorney or tax advisor prior to making a tax-related insurance and/or investment decision. C08-0729-005