County of San Bernardino
Defined Contribution Plans
INVEST IN YOUR FUTURE

County of San Bernardino
Human Resources

You should consider the investment objectives, risks, and charges and expenses of the investment options carefully before investing. The fund prospectuses and an information booklet containing this and other information are available by contacting your local Representative. Please read the information carefully before investing.

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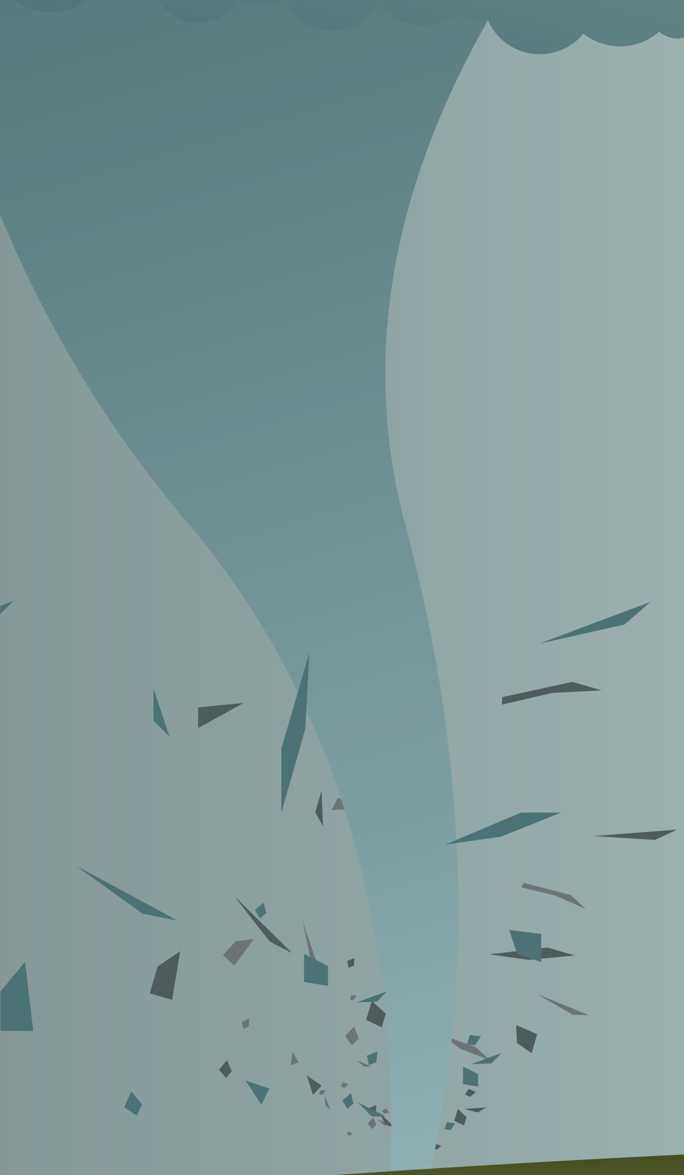
Retirement planning can seem like a wild ride... don't let your retirement goals get blown away.



Saving for retirement has always presented challenges: how much should you save, when should you start, and how much income will you really need when you retire? And now most of us need to take an even more active role than in the past, because when it comes to saving for retirement, we have a greater share of the responsibility than ever.

The Yellow Brick Road – a consistent, disciplined way to save!

Though there's no guarantee that any savings plan can provide absolute protection against extraordinary financial challenges, the County of San Bernardino's 457(b) plan represents a consistent, disciplined and automatic way to save toward a more secure retirement.

This kind of saving is what we mean by "staying on the yellow brick road." We call it that because the County of San Bernardino believes each of us is on a journey to our own personal Emerald City, in other words, achieving the retirement goals and dreams that we set for ourselves.

Saving for retirement is a wise course for all of us, and we want to be the 'wizard' offering the plans and support to help you to stay on the yellow brick road of retirement savings!

So what is a Roth?

Unlike contributions to a traditional 457 plan, which are made on a pre-tax basis, contributions to a Roth 457 are made on an after-tax basis. What this means is that taxes are withheld from your Roth contributions before they're invested in your County of San Bernardino retirement account. In exchange, you can withdraw your contributions and any earnings on the account tax-free when you retire,* which may have the potential to add to your income in retirement.

Now you can choose: Compare the traditional 457(b) and the Roth 457(b).

	Traditional 457	Roth 457*
Money going in	Pre-tax contributions are deducted from your salary before taxes are taken out, which can reduce your current taxable income.	After-tax contributions are subject to federal, state and local income tax withholding.
Earnings, if any	Are tax-deferred until withdrawn.	Earnings are tax-free as long as qualifying conditions are met.*
Money coming out	Distributions are taxable as current income when withdrawn.	Distributions are tax-free, as long as qualifying conditions are met.*
Money moving on	Rollovers allowed to move to another traditional governmental 457(b), 403(b), 401(a)/(k), or traditional or Roth IRA.	Rollovers are allowed to move to another Roth account in a 457(b), 403(b), 401(k), or Roth IRA.**
Required minimum	The IRS requires distributions to begin at age 70½ or retirement, whichever is later. An IRS 50% penalty tax applies to any RMD amount not taken in a timely manner.	The IRS requires distributions to begin at age 70½ or retirement, whichever is later.

* The funds must have been held in the plan for a minimum of five years and satisfy one of the following qualifying events: you are at least 59½ and separated from service, you become disabled, or you die, in which case funds would be released to your beneficiaries.

** Rollovers to plans other than a governmental 457(b) Roth plan will be subject to the IRS 10% premature distribution penalty tax, unless an exemption applies.

Can't pick a Plan?

A combination of traditional pre-tax and Roth after-tax contributions may keep you on the yellow brick road, if you:

- Would like tax free retirement income, but also want the current tax deduction on your pre-tax contributions.
- Believe your taxes in retirement will be about the same or are unsure where taxes are headed in the future
- Would like the flexibility to hopefully optimize your tax strategy each year during retirement

So how do you get to your personal Emerald City?

How do you decide which savings option – traditional, Roth, or both – makes sense for you? It can depend on a number of factors. Let's consider a few others traveling down the yellow brick road and the different savings options they've chosen. Take a good look at their scenarios before you make up your own mind which way to go.

All three of the choices outlined below are different options available to you on the yellow brick road.
No matter which option you choose, the important thing is to keep on saving!

Scarecrow (age 25) is a brainy guy who just started working for the County. He feels good about the fact that he's already starting to build up his savings.

Scarecrow:
- Isn't worried about the tax deduction now.
- Is confident his salary will increase over the years to come
- Expects to be in a higher tax bracket when he retires.

	Traditional Pre-tax 457	Roth after-tax 457
Gross Income	$35,000	$35,000
Annual Salary available to save	$3,000	$3,000
Less taxes at 15%[1]	$0	-$450
New yearly contributions	$3,000	$2,250
Total over 40 years	$120,000	$90,000
Value at retirement*	$478,200	$406,480
Less taxes at 33%[2]	$159,500	
After tax value	$318,700	$406,480
Conclusion: Consider Roth 457		

*Assumes 40 years of contributions at 6%

Lion (age 45) is king of the forest and considers himself in his peak earning years. He knows he won't make this money forever, but wants to enjoy it while he can.

Lion:
- Doesn't think he can afford to lose another tax deduction at this point
- Doesn't really like change
- Expects to be in a lower tax bracket when he retires.

	Traditional Pre-tax 457	Roth after-tax 457
Gross Income	$75,000	$75,000
Annual Salary available to save	$10,000	$10,000
Less taxes at 25%[1]	$0	$2,500
New yearly contributions	$10,000	$7,500
Total over 20 years	$200,000	$150,000
Value at retirement*	$378,900	$284,200
Less taxes at 15%[2]	$56,800	$0
After tax value	$322,100	$284,200
Conclusion: Consider Traditional 457		

*Assumes 20 years of contributions at 6%

Tin Man (age 55) likes the idea of possible tax-free retirement income, but he also likes his current tax deduction. And he's a little rusty when it comes to deciding where tax rates may be headed.

Tin Man:
- Is getting close to retirement, but still has a few years to go
- Wants the flexibility to optimize his tax strategy from year to year, as he withdraws retirement income

	Traditional Pre-tax 457	Roth after-tax 457
Gross Income	$60,000	$60,000
Annual Salary available to save	$6,000	$6,000
Less taxes at 25%[1]	$0	-$1,500
New yearly contributions	$6,000	$4,500
Total over 10 years	$60,000	$45,000
Value at retirement*	$81,500	$61,100
Less taxes at 25%[2]	$20,400	$0
After tax value	$61,100	$61,100
Conclusion: Consider Both		

*Assumes 10 years of contributions at 6%

1 Based on 2012 federal tax rates
2 Assumed rates designed to illustrate impact of lower and higher tax rates in retirement

This illustration assumes a weekly pay period, with contributions made at the beginning of each pay period.

This chart does not reflect any record keeping, administrative or contract fees. Had they been reflected, the return of the variable annuity would be lower. Lower maximum tax rates on capital gains and dividends would make the investment return for the taxable investment more favorable, thereby reducing the difference in the performance between the accounts posted above. Consider your personal investment horizon; current and anticipated income bracket when making an investment decision as those may further impact the results of this illustration. Bear in mind that changes in tax rates and tax treatment of investment earning may impact the comparative results. Income tax is due upon withdrawal of deferred compensation amounts. These returns are hypothetical, not guaranteed, and do not reflect the performance of any specific investment. Systematic investing does not assure a profit and does not protect against loss in declining markets. Investors should consider their financial ability to continue their purchases through periods of low price levels. Taxes on distribution reflect federal income taxes only. California state income taxes are not included in calculations. Your actual taxation will differ depending on your tax bracket when you receive the distribution. You may be in a lower tax bracket when you ultimately retire and begin taking benefits.

Is Roth the option that can help get you to the Emerald City? Find out below

Answer the questions in this chart to see if a Roth may be a good choice

Yes	No	
☐	☐	Do you plan to work quite a few more years until you retire?
☐	☐	Do you think your tax rate will be higher when you retire?
☐	☐	Are you willing to swap a current tax break for a longer-term tax break?
☐	☐	Can you afford to save more now, so you can contribute the same amount to your after-tax Roth 457(b) as you would to your pre-tax 457(b)?
☐	☐	Do you Like the idea of diversifying your tax strategy, just as you diversify your investment strategy?
☐	☐	Are you focused on passing as much as possible to your heirs?
☐	☐	Do you currently max out your pre-tax contributions?

The more you answer "Yes" to these questions, the more you may want to consider the Roth 457(b) option

Whichever savings option you choose, traditional or Roth, your County of San Benardino 457(b) plan will come with the following features:

- Investment flexibility – you can select from the same investment options
- Convenience – you can put money aside using automatic payroll deductions.
- Compound interest – works to your advantage when investing for the long term.
- Higher contributions limits – you can contribute more through the County of San Bernardino Retirement Plan than you can in an individual retirement account (IRA) that you set up on your own.

Don't ignore what's behind this curtain!

Here are answers to commonly asked questions

What is a Roth qualified distribution?

To be considered a Roth qualified distribution, and therefore tax free, there is a two-prong test that must be met:

- Five-year holding period, and
- Distribution on/after age 59½ (assuming you have separated from service), death,or disability.

What is the five-year holding period?

It determines when you can take tax-free distribution of your earnings. Subject to your plan's distribution rules, you can withdraw money from your Roth 457 tax-free – as long as you satisfy this five-year rule and meet certain events. To make a tax-free withdrawal from your Roth 457, your first Roth 457 contribution must have been made to your San Bernardino 457(b) retirement account at least five years ago and you must be at least age 59½ (assuming you have separated from service), become disabled, or die. Special rules apply to rollovers.

I'm young and currently in a low tax bracket, but I expect my earnings to grow. Is the Roth 457(b) right for me?

It could be. The longer you can leave your money in your Roth 457(b) and the higher you expect your taxes to be in the future, the more you may be able to benefit from the tax-free income a Roth 457 can provide in the future.

I may retire in a few years. Is the Roth 457 right for me?

That depends on when you plan to start withdrawing money from your 457 savings. To qualify for tax-free distribution of earnings from a Roth 457, you have to satisfy the five-year holding period. To make a tax-free withdrawal from your Roth 457, you have to be entitled to a distribution, and be 59½, disabled, or deceased and have made the initial Roth 457 contribution to your San Bernardino Retirement account at least five years ago.

What are the differences between a Roth 457 and a Roth IRA?

- Income limitations: The Roth 457 does not have the income limitations for eligibility that apply to a Roth IRA. You can defer taxes on more money with the Roth 457, with its basic contribution limit of $17,500 in 2013, compared to the Roth IRA, which has a basic contribution limit of $5,500 in 2013.
- Required minimum distributions: There are no required minimum distributions in the Roth IRA. However, Roth 457 distributions are required at the later of age 70½ or the date you stop working for your employer. If you do not take your required minimum distribution, a 50% penalty would apply to all amounts not taken from the Roth 457 Plan.

  The Roth IRA does not have withdrawal restrictions (you can withdraw your Roth IRA funds at any time), while withdrawals from your Roth 457 are limited to severance of employment, unforeseeable emergency, death, disability, or attainment of age 70½.
- Rollovers: Roth 457 amounts may be rolled into another 401(k), 403(b), or governmental 457(b) plan that has a Roth feature or to a Roth IRA. However, if the amounts are rolled to a Roth IRA, the amounts are subject to the five-year holding period associated with that Roth IRA.

Does the 10% IRS penalty tax for distributions prior to age 59½ apply?

Typically, no; an IRS 10% premature distribution penalty tax could apply if you were to roll designated Roth amounts from an IRA, 401(k) or 403(b) plan into a governmental 457 plan with a Roth feature if, when withdrawn, those amounts were considered non-qualified Roth distributions.

What are the contribution limits?

Your combined pre-tax and Roth after-tax contributions can't exceed the IRS current annual limits for 457 plans.

How will contributing after-tax dollars affect my take-home pay?

Unlike traditional pre-tax contributions, Roth after-tax contributions won't reduce your current taxable income. So you'll actually be paying taxes on a higher amount, which could reduce your take-home pay.

How do I change my contributions to my San Bernardino 457(b) retirement account from pre-tax to after-tax?

You can change your contribution option online after you log into your account at **www.ingretirementplans/custom/sanbern**; by completing a Participant Agreement Amendment Form; or by calling **(800) 452-5842** or **(909) 748-6468** to discuss your enrollment and investment options.

And remember, there's no place like home…

Especially when it comes to getting more information about the County of San Bernardino Roth 457(b) plan. Visit the County's Retirement Web site or contact your local representative today!

- **Go to www.ingretirementplans/custom/sanbern to download an Enrollment form, or**
- **Call (800) 452-5842 or (909) 748-6468 to speak with someone about your investment options**

County of San Bernardino
Defined Contribution Plans

INVEST IN YOUR FUTURE

The County of San Bernardino
is pleased to present:

The Wonderful Wizard of Retirement Savings!

featuring a new Roth 457(b) option on the yellow brick road

Important Information

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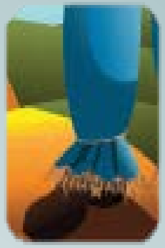
Insurance products issued by ING Life Insurance and Annuity Company.

Securities and investment advisory services offered through

ING Financial Partners, member SIPC

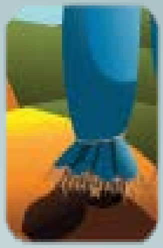
What is a Roth 457(b) Plan?



- The County of San Bernardino has enhanced its 457(b) plan to give you even more flexibility! The plan now includes a Roth 457(b) feature.

- A Roth option doesn’t change how much you can contribute, nor change where you can invest. It gives you control over when your contributions – and retirement income – will be subject to federal income tax.

What is a Roth 457(b) Plan?
(continued)



Contributions to a Roth 457(b) are made on an after-tax basis.

Earnings are tax-free when you retire, as long as you've satisfied the five-year holding period, are age 59½ or older (assuming you have separated from service), disabled or deceased.

So should you invest in a Roth?

Building Your Retirement Solution

Savings/Outside Investments

457(b) Deferred Compensation

Pension Benefit

Your 457(b) Deferred Compensation Plan

- A voluntary deferred compensation plan available in two versions: Traditional and Roth
- Enabled and regulated by Internal Revenue Code Section 457
- Employees may invest in any of the investment options available to them through the plan *(subject to ING's Excessive Trading Policy)*

Now There Are Two Ways to Save for Retirement: Choose one or both

- Traditional or Roth 457(b): The Choice is Yours!
- Traditional 457 Plan
  - Allows employees to save on a pre-tax basis
  - Defers taxes until money is withdrawn from the plan
    - *Taxes are due upon withdrawal, or when receiving distributions from the plan*
- Roth 457 Plan
  - Contributions to plan are made with after-tax dollars
  - Distributions at retirement are tax-free*
    - *Participant must be enrolled in the plan for a minimum of five years and at least 59 ½ and separated from service, or disabled or deceased.*

A Comparison of Traditional and Roth 457(b) Plans

Now you can choose: Compare the traditional 457(b) and the Roth 457(b).

	Traditional 457	Roth 457*
Money going in	Pre-tax contributions are deducted from your salary before taxes are taken out, which can reduce your current taxable income.	After-tax contributions are subject to federal, state and local income tax withholding.
Earnings, if any	Are tax-deferred until withdrawn.	Earnings are tax-free as long as qualifying conditions are met.*
Money coming out	Distributions are taxable as current income when withdrawn.	Distributions are tax-free, as long as qualifying conditions are met.*
Money moving on	Rollovers allowed to move to another traditional governmental 457(b), 403(b), 401(a)/(k), or traditional or Roth IRA.	Rollovers are allowed to move to another Roth account in a 457(b), 403(b), 401(k), or Roth IRA.**
Required minimum	The IRS requires distributions to begin at age 70½ or retirement, whichever is later. An IRS 50% penalty tax applies to any RMD amount not taken in a timely manner.	The IRS requires distributions to begin at age 70½ or retirement, whichever is later.

* The funds must have been held in the plan for a minimum of five years and satisfy one of the following qualifying events: you are at least 59½ and separated from service, you become disabled, or you die, in which case funds would be released to your beneficiaries.

** Rollovers to plans other than a governmental 457(b) Roth plan will be subject to the IRS 10% premature distribution penalty tax, unless an exemption applies.

Important Information

Group annuities are 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 its original amount invested. An annuity does not provide any additional tax deferral benefit, as 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 provide other features and benefits, such as life time income payments and death benefits, which may be valuable to you.

Important Information

You should consider the investment objectives, risks, and charges and expenses of the investment options carefully before investing. Prospectuses/ information booklets containing this and other information can be obtained by contacting your local ING representative. Please read the information carefully before investing.

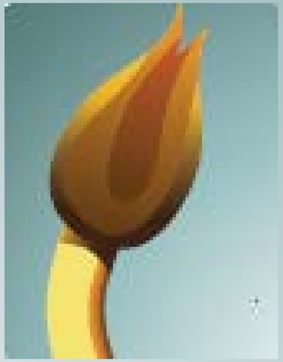
Important Information

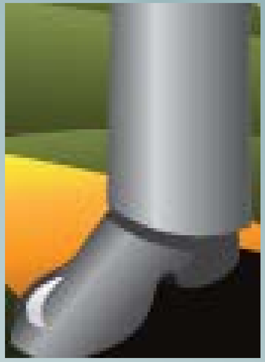
The following illustrative charts are hypothetical and do not reflect any record keeping, administrative or contract fees. Had they been reflected, the return of the variable annuity would be lower. Lower maximum tax rates on capital gains and dividends would make the investment return for the taxable investment more favorable, thereby reducing the difference in the performance between the accounts posted hereafter. Consider your personal investment horizon and current and anticipated income bracket when making an investment decision, as those may further impact the results of these illustrations. Bear in mind that changes in tax rates and tax treatment of investment earnings may impact the comparative results. Income tax is due upon withdrawal of deferred compensation amounts.

In addition to being hypothetical, returns are not guaranteed, and do not reflect the performance of any specific investment. Systematic investing does not assure a profit and does not protect against loss in declining markets. Investors should consider their financial ability to continue their purchases through periods of low price levels. Taxes on distribution reflect federal income taxes only. California state income taxes are not included in calculations. Your actual taxation will differ depending on your tax bracket when you receive the distribution. You may be in a lower tax bracket when you ultimately retire and begin taking benefits.

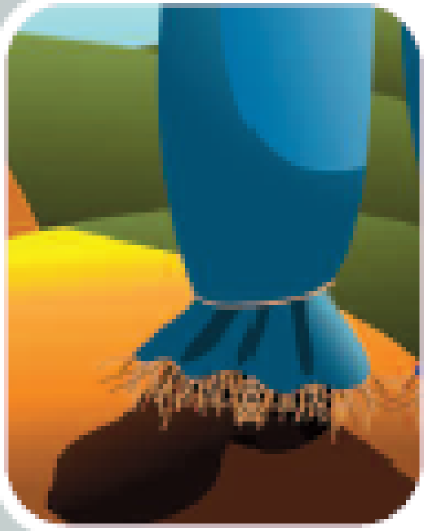
The Roth 457(b): Is it for you?

So how do you decide which savings option – Roth, traditional, or both – makes sense for you? Let's consider a few others who are traveling down the yellow brick road, and the different savings options they've chosen.





The Roth 457(b)



Scarecrow (age 25) is a brainy guy who just started working for the County. He feels good about the fact that he's already starting to build up his savings.

Scarecrow:

- Isn't worried about the tax deduction now.
- Is confident his salary will increase over the years to come
- Expects to be in a higher tax bracket when he retires.

The Scarecrow's Scenario

	Traditional Pre-tax 457	Roth after-tax 457
Gross Income	$35,000	$35,000
Annual Salary available to save	$3,000	$3,000
Less taxes at 15%[1]	$0	-$450
New yearly contributions	$3,000	$2,250
Total over 40 years	$120,000	$90,000
Value at retirement*	$478,200	$406,480
Less taxes at 33%[2]	$159,500	
After tax value	$318,700	$406,480
Conclusion: Consider Roth 457		

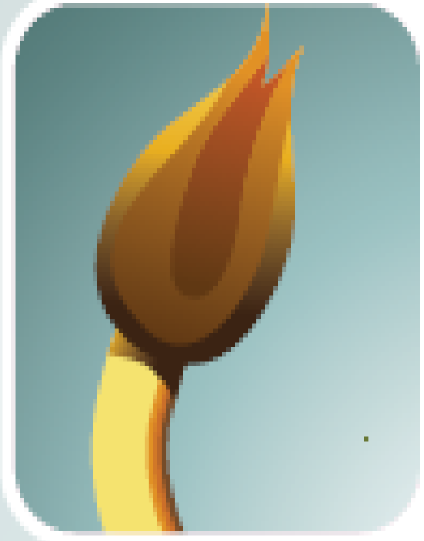
*Assumes 40 years of contributions at 6%

1. Based on 2012 federal tax rates

2. Assumed rates designed to illustrate impact of lower and higher tax rates in retirement

This illustration assumes a weekly pay period, with contributions made at the beginning of each pay period.

The Traditional 457(b) Option



Lion (age 45) is king of the forest and considers himself in his peak earning years. He knows he won't make this money forever, but wants to enjoy it while he can.

Lion:

- Doesn't think he can afford to lose another tax deduction at this point
- Doesn't really like change
- Expects to be in a lower tax bracket when he retires.

The Lion's Scenario

	Traditional Pre-tax 457	Roth after-tax 457
Gross Income	$75,000	$75,000
Annual Salary available to save	$10,000	$10,000
Less taxes at 25%[1]	$0	$2,500
New yearly contributions	$10,000	$7,500
Total over 20 years	$200,000	$150,000
Value at retirement*	$378,900	$284,200
Less taxes at 15%[2]	$56,800	$0
After tax value	$322,100	$284,200
Conclusion: Consider Traditional 457		

*Assumes 20 years of contributions at 6%

1. Based on 2012 federal tax rates

2. Assumed rates designed to illustrate impact of lower and higher tax rates in retirement

This illustration assumes a weekly pay period, with contributions made at the beginning of each pay period.

A combination of Traditional and Roth 457(b)

Tin Man (age 55) likes the idea of possible tax-free retirement income, but he also likes his current tax deduction. And he's a little rusty when it comes to deciding where tax rates may be headed.

Tin Man:

- Is getting close to retirement, but still has a few years to go
- Wants the flexibility to optimize his tax strategy from year to year, as he withdraws retirement income

The Tin Man's Scenario

	Traditional Pre-tax 457	Roth after-tax 457
Gross Income	$60,000	$60,000
Annual Salary available to save	$6,000	$6,000
Less taxes at 25%[1]	$0	-$1,500
New yearly contributions	$6,000	$4,500
Total over 10 years	$60,000	$45,000
Value at retirement*	$81,500	$61,100
Less taxes at 25%[2]	$20,400	$0
After tax value	$61,100	$61,100
Conclusion: Consider Both		

*Assumes 10 years of contributions at 6%

1. Based on 2012 federal tax rates

2. Assumed rates designed to illustrate impact of lower and higher tax rates in retirement

This illustration assumes a weekly pay period, with contributions made at the beginning of each pay period.

Roth 457(b): After-Tax Option

TAXES NOW …

	Traditional 457	Roth 457
Yearly salary available to save	$3,000	$3,000
Less Taxes at 25%[1]	-0	-750
Net annual contributions	$3,000	$2,250
Estimated Value at retirement *	$478,200	$406,480
Less Taxes at 33%[2]	$159,500	----
After Tax Value	$318,700	$406,480

*Assumes 40 years of contributions at 6%
1. Based on $35,000 annual salary at current federal tax rates
2. Assumed rate meant to suggest impact of lower and higher tax rates in retirement.

This example is hypothetical, for illustrative purposes only and does not reflect the performance of any specific investment. Systematic investing does not ensure a profit nor guarantee against loss. You should consider your financial ability to invest consistently in up as well as down markets. Consider your personal investment horizon as well as your current and anticipated income bracket when making an investment decision, as these may further impact the results of this illustration. Bear in mind that changes in tax rates and tax treatment of investment earnings may impact the comparative results.

Traditional 457(b): Tax-Deferral Option

TAXES LATER …

	After-tax savings	Traditional 457(b)
Bi-weekly contribution	$50.00	$50.00
Less Federal income tax (25%)	-12.50	-0.00
Less California income tax (10%)	-5.00	-0.00
Net bi-weekly contribution	$32.50	$50.00
Net yearly contribution	$845.00	$1,300.00

This example is hypothetical, for illustrative purposes only, not guaranteed, and does not reflect the performance of any specific investment. Systematic investing does not ensure a profit nor guarantee against loss. You should consider your financial ability to invest consistently in up as well as down markets. Consider your personal investment horizon as well as your current and anticipated income bracket when making an investment decision, as these may further impact the results of this illustration. Bear in mind that changes in tax rates and tax treatment of investment earnings may impact the comparative results.

Key Features of Both Plans

- **Investing convenience**: You can save for retirement using automatic payroll deductions.
- **Investment flexibility**: You can select from the same menu of investment options, whether selecting Traditional or Roth 457.
- **Higher contribution limits**: You can contribute more through your employer's Roth 457 plan than you can in a Roth individual retirement account (IRA) you set up on your own.

457(b) Annual Contribution Limit

- Minimum plan deferral of $10 each pay period
  - At least $10 to either the traditional 457(b), or the Roth 457(b), or you can split your contribution as long as it totals a minimum of $10.
- Internal Revenue Code maximum deferral
  - Lesser of 100% of includible annual compensation or $17,500 (in 2013)

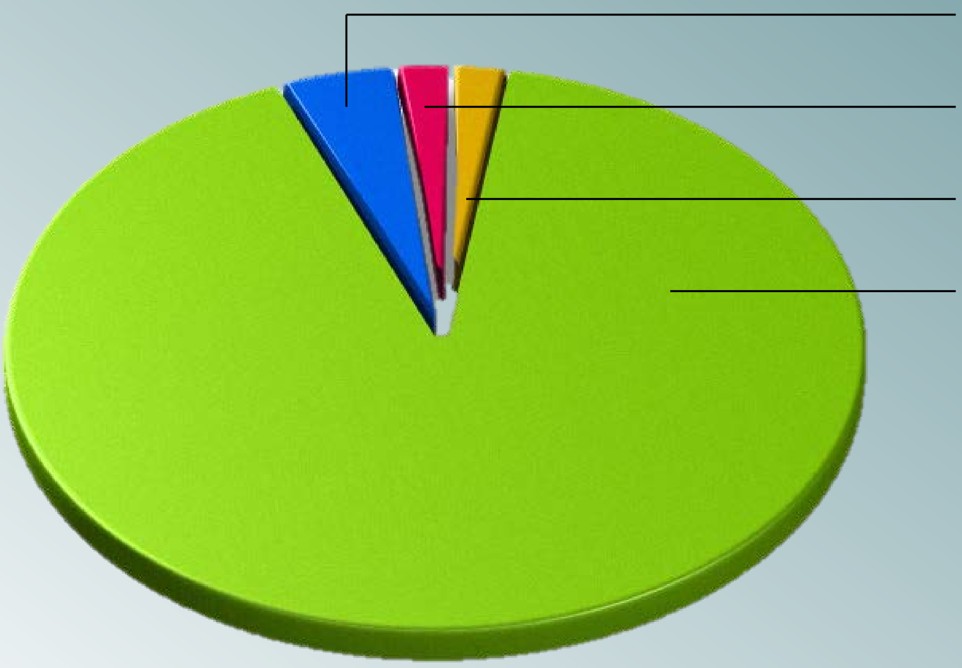
How Should I Invest?

- Depends on your personal situation, based on:
  - **Financial objectives**
  - **Investment objectives**
  - **Time horizon**

    (when you expect to begin receiving your benefits)
  - **Risk tolerance/preference**

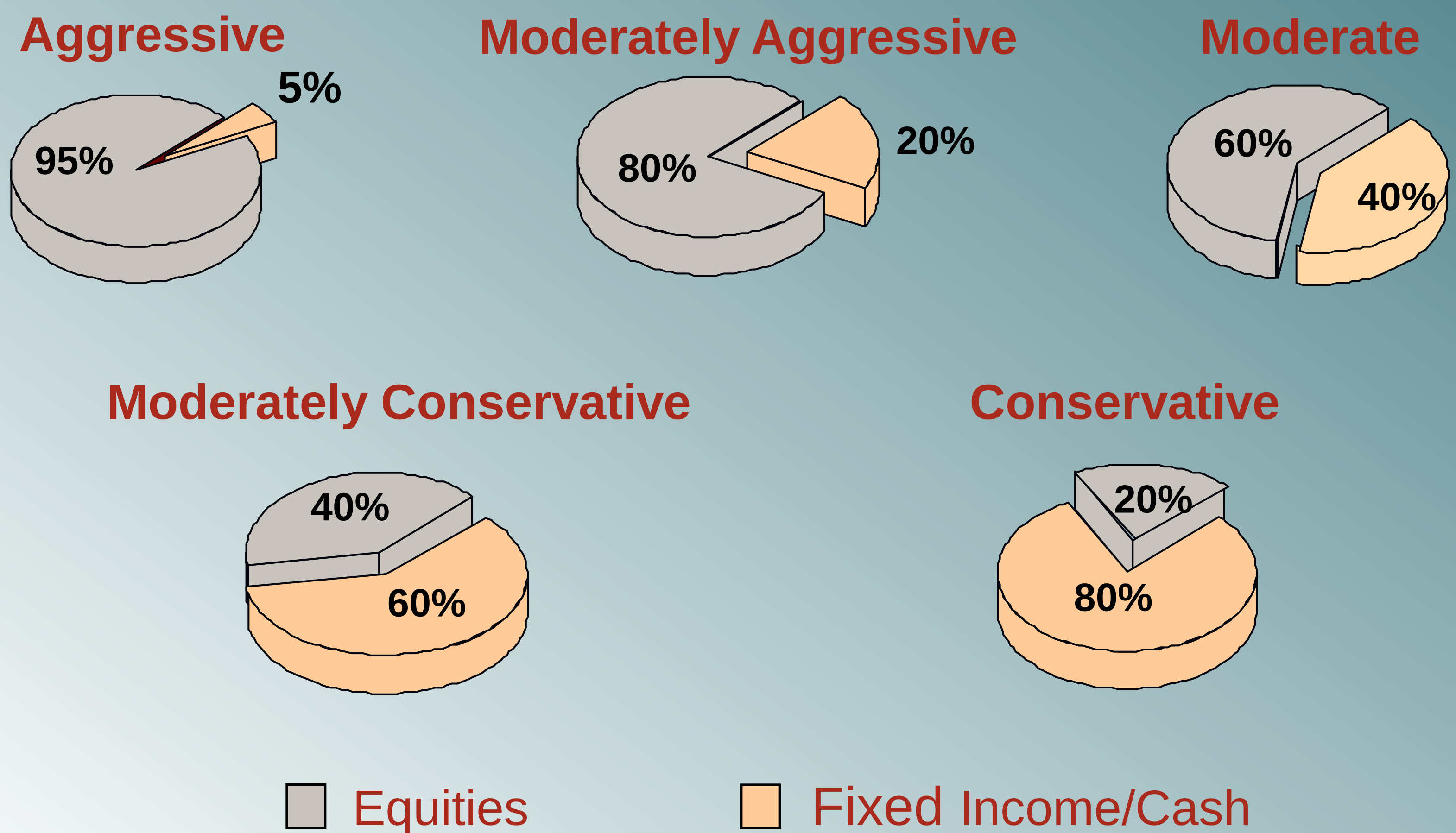
Why Asset Allocation?

Factors that help explain variation between portfolio performance



"Determinants of Portfolio Performance II." An Update"; Brinson, Singer and Beebower, 1996. Past performance is no guarantee of future results. Using an asset allocation approach does not assure or guarantee better performance.

Tailor Your Investment Strategy



Examples are illustrative only and are not intended to be specific recommendations.
You have to decide what's best for you.

San Bernardino Core Investment Options

- A diverse menu of 34 investment options
- 18 different fund families
- 3 custom lifestyle portfolios
- 5 Target Date funds
- Stable Value Option with a rate of 2.50%, as of June, 2013*

**Guarantees of principal and interest are based on the claims-paying ability of ING Life Insurance and Annuity Company.*

Target Date Funds

- Designed to help simplify your investment decision
  - Based on a specific target date
- Automatic rebalancing
  - As the specific target date gets closer, these funds will automatically shift to a more conservative investment mix.
  - Consider your target date investment objectives

Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would retire and leave the work force. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones, based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date.

Important Information

Insurance products, annuities and funding agreements issued by ING Life Insurance and Annuity Company ("ILIAC"), One Orange Way, Windsor, CT 06095, which is solely responsible for meeting its obligations. Plan administrative services provided by ILIAC or ING Institutional Plan Services, LLC. **Securities distributed by or offered through ING Financial Advisers, LLC (member SIPC) or other broker dealers with which ING Financial Advisers has a selling agreement.** All companies are members of the ING U.S. family of companies.

Products and services may vary by state and may not be available in all states.

When Are Benefits Payable?*

- Retirement
- Severance from employment
- Death (Be sure to keep beneficiary up to date!)
- Unforeseeable emergency *(severe financial hardship as defined by the Internal Revenue Code)*
- In-service distribution of accounts < $5,000**
- Loans *(may impact withdrawal value and limit participation in future growth potential)*

**Benefits from a traditional 457(b) plan are subject to Federal and State income taxes when distributed from the plan.*
***If no contributions in prior 24 months*

Payment Options*

- Leave benefits in Plan until later date
  - *You must begin withdrawals by age 70½ or retirement, whichever is later*
- Lump sum payment; partial lump sum payment
- Rollover to another eligible retirement plan
- Systematic withdrawal payments
  - Specified period or amount
- Annuity options
- Combination of options

**Payment options available when participant/ beneficiary is entitled to a distribution under the Plan.*

Local Office, Telephone and Internet Services

- ING's local representatives*
  - 1200 California Street, Suite 108
    Redlands, CA 92374
    (909) 748-6468 or (800) 452-5842
- National Customer contact center
  - (800) 584-6001
- Custom plan website
  - www.ingretirementplans.com/custom/sanbern

*Registered Representatives of and securities offered through ING Financial Partners, member SIPC.

Enrolling Couldn't be Easier

- Face to Face with an ING Representative by completing:
  - Participation Agreement (specify contribution amount)
  - Enrollment form with ING (specify investment selection)

-- or --

- Online at www.ingretirementplans.com/custom/sanbern
  - Click "Enroll Now" at the top of the page and follow the steps on the following screens.

- Please contact our local office in San Bernardino for more information or to schedule an appointment to enroll or review your account: (909) 748-6468 or (800) 452-5842