You're Invited! March 27th, April 11th, April 25th & May 2nd, 2012 ~ University Student Union

Your local ING Representative will be on the California State University Fresno campus to meet individually with employees interested the CSU 403(b) retirement savings plan.

On Campus One on One Meetings

Please schedule your appointment by calling 866-770-1682 or by emailing our ING office coordinator at gladys.salguero@us.ing.com. Meetings will be held at the University Student Union from 11:00AM - 2:00PM on the following dates:

Tuesday, March 27, 2012
Wednesday, April 11, 2012
Wednesday, April 25, 2012
Wednesday, May 2, 2012

Insurance products, annuities and funding agreements issued by ING Life Insurance and Annuity Company, One Orange Way, Windsor CT 06095-4774, and distributed by ING Financial Advisers, LLC (member SIPC). Variable annuity products are issued by ReliaStar Life Insurance Company and distributed by ING Financial Advisers, LLC and any other companies with which ING has a selling agreement. All are members of the ING family of companies. Products and services may not be available in all states. Only ING Life Insurance and Annuity Company is admitted and its products offered in the state of New York.

Registered Representative of and Securities offered through ING Financial Partners (Member SIPC).

For 403(b)(1) fixed or variable annuities, employee deferrals (including earnings) may generally be distributed only upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: Hardship withdrawals are limited to employee deferrals made after 12/31/88. Exceptions to the distribution rules: No Internal Revenue Code withdrawal restrictions apply to '88 cash value (employee deferrals (including earnings) as of 12/31/88) and employer contributions (including earnings). However, employer contributions made to an annuity contract issued after December 31, 2008 may not be paid or made available before a distributable event occurs. Such amounts may be distributed to a participant or if applicable, the beneficiary: upon the participant's severance from employment or upon the occurrence of an event, such as after a fixed number of years, the attainment of a stated age, or disability.

Investors should consider the investment objectives, risks, charges, and expenses of the variable annuity carefully before investing. The prospectus contains this and other information about the variable annuity.