INVESTMENT EDUCATION AT YOUR FINGERTIPS

ING offers a variety of investment education tools to help you plan for your financial future. You can choose from 15 seminars on topics ranging from Investing 101 and Asset Allocation to Saving for College and Planning for Retirement Income. These seminars are offered on campus by local ING registered representatives at no cost or obligation to you.

Advisory Services

Investment advisory services are available through Morningstar Retirement, LLC. Morningstar Retirement Manager™ offers you two levels of online investment management services that you can choose from based upon your needs. To learn more about this service, please contact your local ING office at 866-770-1682.

EXPERIENCED STAFF TO HELP YOU

For information or assistance, you can call our toll-free Customer Center at 1-800-262-3862 Monday- Friday from 5 a.m. to 7 p.m. PT and Saturday and Sunday from 5 a.m. to 1 p.m. or visit www.ingretirementplans.com.

Local ING registered representatives are available to meet with you one-on-one or in group settings. For more information or to schedule a visit with an ING representative, please call 866-770-1682.

At ING, we can help you plan your course toward your financial future.
Get on Track Toward Retirement...

With ING, you have online tools, easy-to-understand financial education materials, diverse investment options and experienced local representatives to help you set your course for retirement.  

INVESTMENT TOOLS

The first step is to know where you are and where you want to go. ING offers a variety of tools to help you assess your current financial plans and identify your future retirement goals. Visit www.ingretirementplans.com or contact your local ING representative to take advantage of these tools.

Interactive Financial Calculators – Easy-to-use calculators can help you prepare to make financial decisions:

• Determine your retirement needs – See how much you’ll need to save each month in order to reach the retirement savings objectives you set for yourself.

• Discover the type of investor you may be – Learn what type of investment portfolio “best” matches your investment personality.

• Retirement saving through tax-deferred investments – Help reduce the amount you pay in taxes today by using tax-deferred investment vehicles.

Asset Allocation Assistance – This tool helps you determine an asset allocation strategy that may best suit your needs. You complete a brief risk tolerance questionnaire to help identify what type of investor you may be. The results of the questionnaire identify one of five model portfolios and explain the risk profile of a typical investor. Each model provides suggested allocations at the asset class level which you can use as guidelines to help you diversify your investment selections.

Retirement INCOMEWIZARD™ – After providing some personal information, you can view an estimate of your retirement nest egg, as well as the income that it could generate. You can test different scenarios, such as saving more, earning a different rate of return, or retiring later.

• FEES

For variable investment options, there is an annual* 0.40% mortality and expense risk charge during the accumulation phase of the variable annuity product offered to CSU. (During the annuity phase, the mortality & expense risk charge is 1.25%.) There is no withdrawal charge or deferred sales charge and no annual maintenance fees. Fund management fees and other fund operating expenses will also apply.

*Annual fee is calculated daily based on the current value of each variable investment option.

EFA interactive calculator

EFA – Using this calculator, your local ING registered representative can help you analyze your benefit estimate under your employer’s defined benefit plan and estimates of your social security retirement benefit to help assess the savings amount or rate of return needed in your 403(b) plan to reach your retirement objectives.

INVESTMENT OPTIONS THAT GIVE YOU CHOICES

Once you design your retirement strategy, your next step is to choose from among these variable investment options and a competitive fixed account:

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You should consider the investment objectives, risks and charges, and expenses of the variable product and its underlying fund options carefully before investing. The prospectus contains this and other information. You may obtain a prospectus by contacting your ING representative. Please read the prospectus carefully before investing.