

Our Services...

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 Associates, LLC. Morningstar® Retirement ManagerSM 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.

Morningstar Retirement Manager is provided by Morningstar Associates, LLC ("Morningstar Associates"), a registered investment advisor and a wholly owned subsidiary of Morningstar, Inc., and is intended for citizens and legal residents of the United States and its territories. Morningstar Associates' advisory service relates solely to the investment options offered under the plan. Retirement plan funding products are offered through ING Financial Advisers, LLC (member SIPC) or other broker dealers with which it has selling agreements. ING provides Morningstar Associates with the plan's investment options and information about participants but the decisions regarding the advice provided are made by Morningstar Associates. ING and its companies are not affiliated with Morningstar Associates or its affiliates, and receive no fee or other direct financial benefits from Morningstar Associates in connection with the use of its services. The Morningstar name and trademarks are used under license from Morningstar Associates.

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.



Start Your Retirement Journey

At ING, we can help you plan your course toward your financial future.

www.ing.com/us www.ingretirementplans.com

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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 INCOMEWIZARDSM –

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.

Educators' Financial Analysis (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.

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 deducted daily based on the current value of each variable investment option.

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:

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.

Asset Category	Investment Option – Name and Share Class	Fund Number
Stability of Principal	ING Fixed Plus II	039
Guarantees are based on the claims-paying ability of the issuing company/ING Life Insurance and Annuity Company. Guarantees do not apply to the investment return or principal value of the separate account.		
Money Market	ING VP Money Market Portfolio – Class I	003
<i>An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although effective October 7, 2008, the fund seeks to preserve the value of your investment at \$1.00 per share, there is no assurance it will be able to do so. While the fund's objective includes the preservation of capital, it is possible to lose money by investing in the fund.</i>		
Intermediate Duration Bond	ING VP Intermediate Bond Portfolio – Class I	004
Long Duration Bond	ING Oppenheimer Strategic Income Portfolio – Initial Class	422
Treasury Inflation Protected Securities	PIMCO VIT Real Return Portfolio – Administrative Class	833
Balanced	ING T. Rowe Price Capital Appreciation Portfolio – Service Class ^{1,2}	788
Large Cap Value	RiverSource [®] Diversified Equity Income Fund – Class R ⁴	1377
Large Cap Blend (Passive)	ING Stock Index Portfolio – Institutional Class	829
Large Cap Blend (Active)	Fundamental Investors SM – Class R ⁴	1208
Large Cap Growth	Fidelity [®] VIP Contrafund [®] Portfolio – Initial Class ³	133
Mid Cap Blend	Premier VIT OpCap Mid Cap Portfolio	1333
Mid Cap Growth	ING FMR SM Diversified Mid Cap Portfolio – Service Class	778
Small Cap Value	Franklin Small Cap Value Securities Fund – Class 24	073
Small Cap Blend	ING VP Small Company Portfolio – Class I	042
Small Cap Growth	Wanger International Small Cap VIT Portfolio	1348
International Equity	Euro Pacific Growth Fund [®] – Class R-4	573
Real Estate Securities	ING Van Kampen Real Estate Portfolio – Service Class ^{1,5}	1019
Target-Year Lifestyle	ING Solution Income Portfolio – Service Class	768
	ING Solution 2015 Portfolio – Service Class	747
	ING Solution 2025 Portfolio – Service Class	759
	ING Solution 2035 Portfolio – Service Class	762
	ING Solution 2045 Portfolio – Service Class	765

All portfolios will fluctuate in value, and there is no guarantee that any investment option will achieve its stated objective. Stocks are more volatile than bonds, and portfolios with a higher concentration of stocks are more likely to experience greater fluctuations in value than portfolios with a higher concentration in bonds. Foreign stocks and small and midcap stocks may be more volatile than large cap stocks. Investing in bonds also entails credit risk and interest rate risk. Generally investors with longer timeframes can consider assuming more risk in their investment portfolio. The ING Solution Portfolios are actively managed and the asset allocation adjusted over time. Refer to the prospectus for more information about the specific risks of investing in the various assets classes included in the ING Solution Portfolios. The ING Strategic Allocation funds are based on risk tolerance rather than on a specific target date.

1 Sub-adviser of funds included in ING Partners, Inc. Directed Services, LLC is the investment adviser for these funds.

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5 Morgan Stanley Investment Management Inc. does business in certain instances using the name Van Kampen.

Variable annuities are intended as long-term investments designed for retirement purposes. Early withdrawals prior to age 59½ may be subject to an IRS 10% premature distribution penalty tax. Money taken from the annuity 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. Tax deferral is provided by your employer's plan and the tax deferral of the annuity does not provide any additional 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.

The Internal Revenue Code generally prohibits withdrawals of 403(b) salary reduction contributions and earnings on such contributions prior to death, disability, age 59½, severance of employment, or financial hardship. The amount available for hardship is limited to the lesser of the amount necessary to relieve the hardship, or the account value as of 12/31/1988 plus the amount of any salary reduction contributions made after 12/31/1988 (exclusive of any earnings). Amounts held as of 12/31/1988 are "grandfathered" and are not subject to these withdrawal restrictions.



EFA interactive calculator

