

**Attention: 2009 Voluntary Early Retirement Authority (“Early Out”) Program
Incentive Pay Recipient**

Did you know that you may be able to contribute your “early out” incentive pay into the DCPLUS 457(b) Deferred Compensation Plan by utilizing the 457(b) plan Special Catchup provisions, as long as certain conditions are met? The 457(b) plan allows eligible participants to contribute amounts in excess of the normal annual deferrals under certain circumstances. The annual maximum contribution limit for 2009 is \$16,500.

The Special 457 Catch-up is only available during the 3-year period before the year you reach Normal Retirement Age, as defined by the plan. The 2009 Special Catch-up annual maximum limit is \$33,000.

The 50+ Catch-up provision is only available to participants at least age 50, and currently participating in the plan. The Age 50+ catch-up provision permits participants to contribute an additional \$5,500 above the annual limit for 2009.

Please note, that you can not make Age 50+ Catch-up contributions and the Special Catch-up contribution in the same year.

By electing one of the Catch-up provisions you can **defer taxes** on your contributions and any earnings until you withdraw them from the DCPLUS 457(b) plan. Distributions are only permissible upon a “triggering” event, usually upon separation from service, or age 70 ½, whichever is earlier.

For further information, or to elect one of the Catch-ups please contact your local **ING Office** at (202) 442-9749 for individual consultation.

Participants should contact their D.C. Department of Human Resources for further information, including eligibility requirements, about the 2009 Voluntary Early Out Retirement Program and the incentive pay.

Group annuity contracts are intended as 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 the original amount invested. An annuity does not provide any additional tax deferral benefit; 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 offer other features and benefits, such as lifetime income payments and death benefits which may be valuable to you.

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