



Your Future's Worth It

One of the good things about your job as a Metro Nashville employee is that you are eligible for dependable pension benefits. But these pension benefits are just one part of your retirement income. You will still need to save on your own.

An easy way to save is through the 457 Deferred Compensation Plan. You make automatic, pre-tax contributions each pay period, and they may add up over time to help fund your retirement.

Pension benefits and Social Security are likely to leave a "gap" in your retirement income. Metro Nashville's 457 Deferred Compensation Plan can help you close the gap.

10 Reasons to Start Today

1. It's Easy.

A local plan representative can enroll you in person. We'll come to you.

2. It's Flexible.

You choose the amount of pay you'd like to contribute, and you can change or stop at any time.

3. It's Automatic.

Your contributions are automatically deducted from your pay.

4. It's Pre-tax.

Contributions are deducted before taxes. You won't pay taxes right away, and your money has more time to compound. You'll pay tax on the money when it is paid to you at a later date. But for now, you can lower the amount that goes to Uncle Sam.

5. It Probably Costs Less Than You Think.

You can start with as little as \$10 per pay period. And, because it's pre-tax, you'll feel it less in your take-home pay. The chart below shows the impact of a \$50 per pay period contribution.

	Without 457 Plan	With 457 Plan
Salary per pay period	\$1,250.00	\$1,250.00
457 Plan contribution	\$0	\$50.00
Taxable salary	\$1,250.00	\$1,200.00
Federal tax withholding	\$113.10	\$105.60
FICA and Medicare	\$95.63	\$95.63
Take home pay	\$1,041.27	\$998.77

Difference in Take Home Pay = \$42.50

This hypothetical example assumes a salary of \$30,000, a contribution of \$50 per pay period (24 pay periods), and a filing status of single with one dependent. Systematic investing does not ensure a profit nor guarantee against a loss in declining markets. You should consider your financial ability to consistently invest in up as well as down markets.



METROMAX 457 DEFERRED COMPENSATION PLAN

6. It's Important to Start Early.

Waiting could impact how much you'll have for retirement.

Age at Which You Start	\$50 Per Pay Period
Age 25	\$191,696
Age 30	\$138,029
Age 40	\$67,958

This hypothetical chart shows the impact of joining at different ages. The accumulated amounts assume contributions over 24 pay periods per year, a 6% annual rate of return compounded monthly and a retirement age of 65.

7. Investment Flexibility.

The Plan offers a variety of investment options ranging from conservative to aggressive covering the full spectrum of asset classes. Local ING Plan representatives can help as you evaluate your tolerance for risk as you choose the options that are right for you.

You should consider the investment objectives, risks, and charges and expenses of the investment options carefully before investing. Fund prospectuses and an information booklet containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.

¹ The Plan's average expense is 0.85% (as of October 2009) compared with an industry average of 1.13% (Investment Company Institute, Lipper, 2008 report). On an account balance of \$1,000, this means an annual expense of \$8.50 instead of \$11.13. Your actual expenses depend on the investment options you select.

IMPORTANT INFORMATION

Group annuities and mutual funds offered through a retirement plan are intended as long-term investments designed for retirement purposes. Money taken from the plan 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.

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8. Beneficial Product Features.

Benefits from product features include:

- No deferred sales charge
- No front end charges
- No annual maintenance fees, and
- No fees for transactions

In addition, average expenses for the Plan's investment options are 20% lower than the industry average¹.

9. A Partner With Your Interests in Mind.

Metro Nashville's Employee Benefit Board oversees the Plan on your behalf. They have carefully selected investment options, as well as your service provider, ING, to work directly with you. The Investment Committee and its plan consultant monitor the Plan's performance on an ongoing basis.

10. Real People for Help.

Local ING Plan representatives provide individual meetings, group presentations, and seminars at your workplace. All you have to do is call.

Start today.

Call for an appointment.

Phone: (615) 627-1500

Go Online for More Information:
ingretirementplans.com/custom/nashville

Stop In:

ING's Nashville Office
214 2nd Avenue North, Suite 2
(Office hours are Monday through Friday from 8 a.m. to 5 p.m.)

