West Virginia Retirement Plus
Deferred Compensation Plan

Information and Assistance

Do you have a question about the West Virginia Retirement Plus Deferred Compensation Plan? We want to know. We're ready to assist you in a variety of ways! ING Account Access, ING's 24-hour toll-free number and Web site let you manage your account securely, quickly and easily – with just a phone call or the click of a mouse.

Need your account balance or unit values? Looking to update your account information? With Account Access, it's convenient to review your account information and make changes. To get started, all you need is your Social Security Number and your Personal Identification Number (PIN).

DON'T KNOW YOUR PIN?

For your security, your PIN is required to access your account by phone and to register for your online account. If you don't know your PIN, please call us at **(800) 584-6001**, press "1", follow the prompts, and an ING Customer Service Associate will assist you.

PIN for multiple accounts

Please note: if your PIN information differs across your accounts, you will need to log in to each account separately when accessing your account by phone.

DON'T KNOW YOUR ONLINE USER ID AND PASSWORD?

You will create your User ID and Password when you register for your online account.

If you forget your password, you can obtain it by going to the "log in" page and clicking "Forgot Your Password?" Enter the required information and then you will be given the opportunity to create a new password.

If you forget your User ID, or need to speak to a Customer Service Associate, please call us at **(800) 584-6001** and press "1".

Customer Service Associates are available:
Monday – Friday,
8:00 a.m. – 9:00 p.m. (Eastern Time);

ACCOUNT ACCESS BY PHONE

To access your account through the telephone, use our automated voice response system. It is available toll-free, 24 hours a day, 7 days a week at **(800) 584-6001**.

Please see reverse side for telephone prompts and instructions.

Para asistencia en español:

Si usted necesita asistencia en español sobre su plan de ahorros simplemente marque **(888) 277-7017** para comunicarse con uno de nuestros representantes que hablan español. Este servicio está a su disposición de lunes a viernes, de 8:00 a.m. a 9:00 p.m. hora del este.

For special needs assistance:

Toll-free AT&T Relay Customer Service is available for deaf, hearing- and/or vision-impaired customers wishing to access their account.
(800) 855-2880 (TDD)
(800) 855-2882 (ASCII)
(800) 855-2883 (Telebraille)

AT&T Relay Customer Service will connect with the ING Customer Service Center.

ACCOUNT ACCESS ONLINE

To access your account online, visit **www.WV457.com**

1. Click on "ING Log In" (at top right of screen)
2. Enter your User ID and password*
3. Click "Enter"

*First-time users will be asked to fill out a brief registration form. This form will prompt you to create a personalized User ID and Password that you will use to access your account(s). You will need your Social Security number and PIN to complete the registration process.

WEST VIRGINIA RETIREMENT plus

ING

Your future. Made easier.®

ACCOUNT ACCESS BY PHONE

GETTING STARTED

To access your account you will need a touch-tone phone.

1. Dial **(800) 584-6001**
   - Press "1" for automated service
   - Press "0" to speak with a Customer Service Associate
2. Choose preferred language, press
   1 For English
   2 For Spanish
3. Enter your Social Security Number
4. Enter your PIN followed by the (#) key
5. Select an account to review (account balance and last contribution will be spoken)

OPTIONS MENU

1. To inquire about this account
   1 Account balance information
   2 Unit values and interest rates
   3 Contribution information
   0 Fund performance

Note: We have used the term "fund" to refer to all investment options, including fixed credited interest rate and stable value options.

2. To make changes to this account
   1 Move existing money
   2 Change the direction of future contributions
   0 Obtain a current prospectus or offering material for any investment option

3. To change your Personal Identification Number (PIN)

4. To request a printed account statement

5. To review your personal profile information

AT ANY TIME YOU MAY PRESS

***** To return to the previous menu
8 To repeat this menu
9 To return to the main menu
10 To speak with a Customer Service Associate

Call toll free (877) 786-2982 to contact your local representative.

IMPORTANT INFORMATION: Group annuity contracts are intended as long-term investments designed for retirement purposes. 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 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.

www.ing-usa.com www.ingretirementplans.com/custom/wv

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