

WV RETIREMENT PLUS INVESTMENT OVERVIEW

INVESTMENT CATEGORY	MORNINGSTAR® RATING 6/30/2010	ASSET CLASS
STABILITY OF PRINCIPAL Stabilizer SM	N/A	Stability of Principal
BONDS Vanguard Total Bond Index Fund - Signal TM Class ^{**}	★★★★	Intermediate-Term Bond
ASSET ALLOCATION Fidelity Freedom Income Fund	★★★★	Lifecycle/Asset Allocation
Fidelity Freedom 2015 Fund	★★★★	Lifecycle/Asset Allocation
Fidelity Freedom 2025 Fund	★★★	Lifecycle/Asset Allocation
Fidelity Freedom 2035 Fund	★★★	Lifecycle/Asset Allocation
Fidelity Freedom 2045 Fund	★★★	Lifecycle/Asset Allocation
BALANCED ING T. Rowe Price Capital Appreciation Portfolio – Service Class [*]	★★★★	Moderate Allocation
ING Van Kampen Equity and Income Portfolio – Adviser Class [*]	★★★★	Moderate Allocation
LARGE CAP VALUE Blackrock Large Cap Value – Class A	★★★★	Large Value
Allianz NFJ Dividend Value Fund – Class A	★★	Large Value
American Funds Fundamental Investors SM – Class R-3	★★★★	Large Value
Vanguard® 500 Index Fund – Signal TM Class ^{**}	★★★	Large Blend
LARGE CAP GROWTH Fidelity® Contrafund®	★★★★★	Large Growth
ING T. Rowe Price Growth Equity Portfolio – Service Class [*]	★★★★	Large Growth
American Funds The Growth Fund of America® – Class R-3	★★★	Large Growth
SMALL/MID/SPECIALTY ING JPMorgan Mid Cap Value Portfolio – Initial Class [*]	★★★★	Mid-Cap Value
Vanguard® Mid-Cap Index Fund – Signal TM Class ^{**}	★★★	Mid-Cap Blend
CRM Mid Cap Value Fund – Investor Shares	★★★★	Mid-Cap Blend
T Rowe Price Mid Cap Growth Fund – Class R	★★★★	Mid-Cap Growth
Franklin Small Cap Value Securities Fund – Class 2	★★★	Small Value
Vanguard® Small-Cap Index Fund – Signal TM Class ^{**}	★★★	Small Blend
ING Baron Small Cap Growth Portfolio – Service Class [*]	★★★	Small Growth
GLOBAL/INTERNATIONAL American Funds EuroPacific Growth Fund® – Class R-4	★★★★	Foreign Large Blend
American Funds New Perspective Fund® – Class R-3	★★★★	World Stock

* Represents funds that are commingled vehicles offered solely for ING clients and are not evaluated directly by Morningstar.

** Vanguard Fund Morningstar Ratings are shown for Investor Class Shares. Signal Class shares were introduced in 2008 and are not yet rated by Morningstar.