



Automatic Enrollment for New Employees

Congratulations and Welcome!

One great benefit of working at the State of West Virginia is that you are eligible to be automatically enrolled in the West Virginia Retirement Plus Deferred Compensation Plan. This Plan is a key part of our benefits program, designed to help you to plan for your retirement.

You have a variety of options available to you. You can increase, decrease or stop your salary deferral, or change the way your account is invested at any time. If you choose not to participate in the Plan at this time, please check the “Decline Automatic Enrollment” option on the State of West Virginia Deferred Compensation Plan Participation Agreement, enclosed in this Enrollment Guide, and return the form to your Benefits Coordinator within 30 days of the date you begin employment. If you elect this option, you may choose to enroll in the Plan at a later date.

Unless you decline automatic enrollment, beginning with your first paycheck after the window period in which you can decline automatic enrollment (30 days from the date of your employment), \$10 from your semi-monthly pay will be deducted on a before-tax basis and deposited into an account in your name to be invested under the Plan.

What’s more, your deferrals (or contributions) will be allocated to the investment option chosen by the State, the Stable Value Option, which is the stability of principal investment option available to all employees under the Plan. After enrollment, you can select from a wide variety of investment options offered in the Plan by using the “Accessing Your Account” instructions below. The enrollment information provided to you here contains an information booklet, fund performance, and a CD-Rom with Fact Sheets about each of the available investment options, which describe fund expenses, investment objectives, strategy, and investment risks. You can reach your local ING Financial Partners Representative toll free at **(877) 786-2982**, to get answers to questions you may have concerning West Virginia Retirement Plus.

You should consider the investment objectives, risks, charges, and expenses of the variable product and its underlying fund options carefully before investing. Fund prospectuses, containing this and other information, can be obtained by contacting ING’s Customer Contact Center at (800) 584-6001 Monday – Friday 8:00 a.m. – 9:00 p.m. (Eastern Time) to speak with a representative, or 24 hours a day, seven days a week, by using ING’s automated voice response service. Please read carefully before investing.

Accessing Your Account

Our Plan’s investment provider is ING Life Insurance and Annuity Company. Once you’ve received an enrollment confirmation from ING, visit www.WV457.com and click on "ING Login" at the top of the page to access your personal Plan account. If you have not yet registered for online access, you must first:

- 1 – Click “Sign Up” under “Not Registered”
- 2 – Enter your Social Security Number and Personal Identification Number (PIN) (identified on your enrollment confirmation)
- 3 – Enter the e-mail address where you would like ING to send correspondence about your account.
- 4 – Create your “User ID” and password

You will then be able to use the site to manage your account, monitor your investments, and take action on an ongoing basis. You can also call ING’s Customer Contact Center to make investment allocation or PIN changes at **(800) 584-6001**. We encourage you to change your PIN to one of your own preference once your enrollment has been confirmed.

Don’t forget to designate a beneficiary! Once you have registered for online access to your account, log in and click on “Go to My Account”. Move your mouse over “Personal Information” then select “Beneficiary Information” from the menu that appears. Then click “Add/Edit Beneficiary” on the Left Navigation Bar. Or if you prefer, call the ING Customer Contact Center at **(800) 584-6001** to designate a beneficiary over the phone. Remember, you can always contact your local ING Financial Partners Representative toll free at **(877) 786-2982** if you have any questions.

Group annuities are long-term investments designed for retirement purposes. Money distributed from the annuity will be taxed as ordinary income in the year the money is received. 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, as tax deferral is provided by the Plan. Annuities are subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject. However, an annuity does provide other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.

Insurance Products issued by ING Life Insurance and Annuity Company (ILIAC). **Registered representatives are affiliated with ING Financial Partners (member SIPC). Securities are distributed by ING Financial Advisers, LLC (member SIPC), One Orange Way, Windsor, CT 06095-4774.** These companies are wholly owned, indirect subsidiaries of ING Groep N.V. **Securities may also be distributed through other broker-dealers with which ING has selling agreements.** C11-0114-035