

**Do you have an IRA,
401(k), or pension plan
from a previous employer
that you'd like to roll into
WV Retirement Plus?**

Take a Closer Look at Rolling
Retirement Funds into Your 457 Plan



A Program Sponsored by State Treasurer John D. Perdue

Consider these **advantages** to **consolidating** your benefits¹:

- **NO TAX** consequences for direct rollovers
- **CONSOLIDATED** account statements
- Potential for **LOWER** investment management expenses
 - **LOWER** expenses can help make a difference in long-term account growth potential
- **NO** deferred sales charges or transaction fees
- **IN-PERSON** service and education from ING local representatives
- Account **ACCESS** through **ONE** web site and one toll-free line
- **QUALITY** investment options

¹ Rollovers from plans other than government 457 plans remain subject to any applicable IRS 10% premature distribution tax if distributed prior to age 59½.

Contact your ING local representative or call ING at **(877) 786-2982** for more information.

Or, learn more at **www.WV457.com**.



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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 your local representative. Please read carefully before investing.

**For more information
please contact:**

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www.ing-usa.com
www.ingretirementplans.com

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