



## Texas A&M University System

The ING Financial Advisers, LLC, representatives listed below are all available to assist you with the following:

- Texas A&M University TSA 403(b)(1) Variable Annuity Program
- Texas A&M University ORP 403(b)(1) Variable Annuity Program

**\*Investment Advisory Representative – The ING Financial Advisers, LLC, representatives with this designation are available to assist you with the following:**

- Texas A&M University ORP 403(b)(7) Mutual Fund Program
- Texas A&M University TSA 403(b)(7) Mutual Fund Program

**The Office of Supervisory Jurisdiction for the ING Financial Advisers, LLC, representative is:**

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**You should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options; or mutual funds offered through a retirement plan, carefully before investing. The prospectuses/prospectus summaries/information booklets containing this and other information, can be obtained by contacting your local representative. Please read the information carefully before investing.**

Variable annuities and mutual funds offered through a retirement plan are intended as long-term investments designed for retirement purposes. For 403(b) plans, withdrawals prior to age 59½ may be subject to an IRS 10% premature distribution penalty tax. Early withdrawals from a variable annuity may be subject to a deferred sales charge. Money distributed from the plan will be taxed as ordinary income in the year the money is distributed. Investments are not guaranteed and are subject to investment risk including the possible loss of principal. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than its original amount invested. An annuity does not provide any additional tax deferral benefit, as 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 provide other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.

For 403(b)(1) annuities, the Internal Revenue Code (IRC) generally prohibits withdrawals of 403(b) salary reduction contributions and earnings on such contributions prior to death, disability, age 59 1/2, severance of employment, or financial hardship. Amounts held in a 403(b)(1) annuity as of 12/31/1988 are "grandfathered" and are not subject to these restrictions. For 403(b)(7) custodial accounts, the IRC generally prohibits withdrawals of any contributions and attributable earnings prior to death, disability, age 59 1/2, severance of employment, or financial hardship. For both 403(b)(1) annuities and 403(b)(7) custodial accounts, the amount available for hardship is limited to the lesser of the amount necessary to relieve the hardship, or the account value as of 12/31/1988 plus the amount of any salary reduction contributions made after 12/31/1988 (exclusive of any earnings.)

Insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided by) ING Life Insurance and Annuity Company. Securities are distributed by ING Financial Advisers, LLC (member SIPC), One Orange Way, Windsor, CT 06095. Securities may also be distributed through other broker-dealers with which ING Financial Advisers, LLC has selling agreements. C08-1030-005 PDF.E.P.MS.2332