

## **Enrollment Form**

## 403(b)(1) Group Fixed Annuity Contract 403(b)(7) Custodial Account ING Retirement Choice

In this form, ING Life Insurance and Annuity Company may also be referred to as the Company.

**ING Life Insurance and Annuity Company** 

P.O. Box 990063 Hartford, CT 06199-0063 Tel: 1-800-584-6001

Fax: 1-800-643-8143

Plan No. Plan Name **Location Code Information About** You Saint Paul Public Schools **VFZ212** Please print. Participant Name (First, Middle Initial, Last) Social Security No. Changes to the Social Security No. or Date of Participant Resident Address (No. & Street) PO Box Birth must be initialed by the Participant. City/Town State Zip Code **Email Address** Date of Birth Exp. Retire. Age Number of Dependents Marital Status Date of Hire ☐ Male  $\square$  M  $\square$  S ☐ Female Home Telephone No. Occupation/Job Title **Estimated Annual Income** Annual Household Income **Financial Disclosure** □ <\$25.000 □ \$25.000 - \$49.999 **\$50,000 - \$99,999** □ >\$100.000 Net Worth (excluding primary residence) Please provide estimates. □ <\$25,000 □ \$25,000 - \$49,999 □ \$50,000 - \$99,999 □ \$100,000 - \$250,000 □ >\$250,000 How would you categorize yourself as an investor? ☐ Aggressive ☐ Moderately Aggressive ☐ Moderate ☐ Moderately Conservative ☐ Conservative When will you begin using your retirement account? Estimated percent of retirement income from this investment □ >20 Yrs. □ >10 Yrs. □ >5 Yrs. □ <5 Yrs. 25 - 50% ☐ 50 - 75% ☐ <25%
</p> Account Investment Objective(s) (Select between one and three) ☐ Capital Preservation ☐ Income ☐ Growth & Income □ Speculative ☐ Growth ☐ Aggressive Growth **Agent Note** Primary Contingent Complete Legal Name Relationship % Beneficiary(ies) П Replacement Does the Participant have existing individual annuity contracts or individual life insurance policies? ☐ Yes □ No Information Will this Contract change or replace any existing Life Insurance or Annuity Contracts? ☐ Yes П No If yes, provide carrier name and account number: Carrier Account No. The following individual(s)/organization(s) will receive Registered compensation from this Contract Representative Information Representative/Entity Name (Print) Office Code Rep. No. % Participation

Investment	Participant Name (Last, First, Middle Initial,)			Social Security No.	
Options					
Investment Options are alphabetically grouped	403 (b)(1) Annuity Contract		403 (b)(7) Custodial Account		
in their respective asset classes as determined		Stability of Principal		Bonds	
by the Company under the 403(b)(1) Annuity	%	[697] ING Fixed Plus Account III	%	[497] ING Intermediate Bond Fund - Class A	
Contract and the 403(b)(7) Custodial			%	[1003] The Bond Fund of America <sup>SM</sup> - Class R-4	
Account respectively.				Asset Allocation	
Changes to investment			%	[747] ING Solution 2015 Portfolio - Service Class	
selections must be initialed by the			%	[759] ING Solution 2025 Portfolio - Service Class	
Participant.			%	[762] ING Solution 2035 Portfolio - Service Class	
Enter the percentage (in			%	[765] ING Solution 2045 Portfolio - Service Class	
whole percentages) of your payment to be			%	[768] ING Solution Income Portfolio - Service Class	
allocated to each				Balanced	
investment option.			%	[788] ING T. Rowe Price Capital Appreciation Port - Serv Class	
The sum of the percentages from both columns must equal 100%.			%	[193] Pax World Balanced Fund	
				Large Cap Value	
			%	[1208] Fundamental Investors <sup>SM</sup> - Class R-4	
The Fixed Plus III Account is a fixed			%	[829] ING Stock Index Portfolio - Institutional Class	
investment option available under a group			%	[789] ING Van Kampen Growth and Income Portfolio - Service	
annuity contract offered				Class	
by the Company. All other investment			%	[1377] RiverSource Diversified Equity Income Fund - Class R4	
options are mutual funds offered under a				Large Cap Growth	
custodial agreement.			%	[1307] ING Janus Contrarian Portfolio - Service Class	
			%	[251] ING T. Rowe Price Growth Equity Portfolio - Service Class	
			%	[572] The Growth Fund of America® - Class R-4	
				Small/Mid/Specialty	
			%	[457] CRM Mid Cap Value Fund - Investor Shares	
			%	[440] ING American Century Small-Mid Cap Value Portfolio - Service Class	
			%	[436] ING Baron Small Cap Growth Portfolio - Service Class	
			%	[2040] ING Global Resources Portfolio - Service Class	
			%	[435] ING JPMorgan Mid Cap Value Portfolio - Service Class	
			%	[752] ING JPMorgan Small Cap Core Equity Portfolio - Service Class	
			%	[1019] ING Van Kampen Real Estate Portfolio - Service Class	
			%	[1023] Morgan Stanley Mid Cap Growth Portfolio - Adviser Class	
				Global/International	
			%	[1004] Capital World Growth and Income Fund <sup>SM</sup> - Class R-4	
			%	[573] EuroPacific Growth Fund® - Class R-4	
			į.		

Total must equal 100%

## Anti-Fraud Statement

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud and may be subject to fines and confinement in prison.

## Participant Certification

I acknowledge receipt of the current participant information booklet, as well as current prospectuses or investment option summaries for all available investment options under the Plan.

I understand the Internal Revenue Code restrictions on withdrawals from a 403(b)(1) tax-deferred annuity and a 403(b)(7) custodial account (described in the "Special Rules for Certain Plans" section of the ING Retirement Choice Participant Information Booklet). I understand that these restrictions do not apply to transfers to other investment alternatives under my employer's 403(b) plan or to another 403(b)(1) annuity contract or a 403(b)(7) custodial account as permitted by Revenue Ruling 90-24. However, if I transfer 403(b)(7) assets to investment alternatives under a 403(b)(1) annuity contract, the 403(b)(7) restrictions will continue to apply to withdrawals from that contract.

I understand that my employer has selected a program that includes an annuity to fund a tax-deferred arrangement; that the tax laws provide for deferral of taxation on earnings on account balances; and that, although the annuity provides features and benefits that may be of value, it does not provide any additional deferral of taxation beyond that provided by the tax-deferred arrangement itself.

I further acknowledge that under ING Retirement Choice, there is an annual administrative fee of 0.20% for each of the investment options in the Plan excluding the ING Fixed Plus Account III. These administrative fees will be deducted on a quarterly basis.

In order to receive the April 11, 2008 first payroll deduction into the new 403(b) Plan, please be sure to complete your Enrollment Form and Salary Reduction Agreement by 3/31/2008. Please turn both forms into one of the ING/Capital Street Representatives. A representative can be reached by calling 651-665-4300.

By signing this form, I acknowledge that the pre-filled information, if applicable, as well as the information I have provided, is complete and accurate. I further certify that the Company is entitled to rely exclusively on information provided on this form.

Participant's Authorized Signature	Participant's Signature	City and State Where Signed	Date ( <i>mm/dd/yyyy</i> )			
Registered Representative's Certification and Signature	Does the participant have an existing Annuity or Life Insurance Contract?  (If "yes", a replacement form must be completed only for 403(b) plans where ING is not the exclusive provider.)					
	Do you have any reason to believe any existing Life Insuwill be modified or replaced if this Contract is issued?  I certify that the information on this form is true, complete	☐ Yes ☐ No y knowledge.				
	Registered Representative (print name)					
	Registered Representative's Signature	Date (mm/dd/yyyy)				