



RETIREMENT PLAN HIGHLIGHTS

ING 401(k) PLAN

- Pre-Tax Contributions
- Full Tax Deferral
- Over 20 Highly Rated Funds
- Lifestyle Funds Available
- Direct Rollovers From Prior 401(k) Plans Accepted
- Maximum Contribution For 2008 is 100% of Income Up To \$15,500
- Roth 401(k) Investment Option Available
- Loans Available
- Quarterly Statements
- On-Line Access to Account
- Additional Catch-Up Contribution of \$5,000 for Individuals Age 50 and Older

For Additional Information or Personalized Investment Risk Management, Contact Your 401(k) Financial Advisor Joseph J. Lezotte, CWS at (248) 842-0512 or by email jlezotte@sigmarep.com