MOVING ON?

Remember to keep your retirement plan in view.

As you leave your current employer, know that help is available as you decide what to do with the money in your plan account. **ING Transition Counselors** can help you focus on the future and keep your savings on track.

WHAT IS TRANSITION COUNSELING?

Transition Counseling is a no-fee service offered by OSGP to help you understand the options available for your retirement savings once you leave your employer. Your options may include:

- Remaining in the plan
- Rolling over your balance to an IRA
- Taking a cash distribution (keep in mind that this money will be taxed as ordinary income when distributed and may be subject to applicable taxes and penalties)

To help you make a well-informed decision that meets your specific needs, ING Transition Counselors are available to review and compare your options, and explain the tax consequences of each.

HOW TRANSITION COUNSELING CAN HELP

The guidance you need is only a phone call away. To get a better idea of how Transition Counselors can help you, review the commonly asked questions below and the type of assistance you can expect to receive.

If you find yourself asking questions like these…

- *What options do I have for my account?*
- *Do I need to take my savings out of my plan or can I keep it invested?*
- *How do I know if I've saved enough to retire – or if I should save more?*
- *How can I keep contributing to a retirement plan and delay paying taxes?*
- *What if I need to take money out of my savings while I'm between jobs?*
- *Is it okay to keep money in different plans with previous employers?*

see it thru
RETIREMENT WITH YOU IN THE PICTURE

oregon
SAVINGS GROWTH PLAN

A Transition Counselor can help you understand:

- If you're eligible to keep your money in the plan and the benefits of doing so
- Your rollover options and the advantages an IRA can provide
- Plan distribution rules, including taxes and possible penalties
- Your plan rules and the IRS minimum distribution requirement at age 70½
- Tools you can use to estimate your monthly income in retirement
- The benefits of consolidating your assets for easier management

Transition Counselors can also help you complete transactions – from providing paperwork to processing it – which means less hassle for you.

CUSTOMIZED TO FIT YOUR SITUATION

Because everyone's situation is different, Transition Counselors will take the time to listen to your needs and review your long- and short-term financial goals.

The result: guidance that makes the most sense for your individual situation.

HOW TO REACH US

Call the Plan Information Line at 1-800-365-8494 during normal operating hours and ask to speak to an "**ING Transition Counselor**."

Remember that with the right guidance, you can keep your finances in perspective and your plans for the future in view.

Neither ING or its affiliated companies or representatives offer legal or tax advice. Seek the advice of a tax attorney or tax advisor prior to making a tax-related insurance or investment decision.

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