



Louisiana State University System

Human Resource and Risk Management

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Dear LSU System Employee:

Oftentimes an unforeseen serious illness or injury requires using financial resources that would otherwise be used for retirement or left to future generations. The financial repercussions of long-term care make planning for the realities of aging an essential consideration for all of us. That is why it is so important to buy the right kind of insurance to protect your retirement assets and maintain financial independence throughout life.

The LSU System has partnered with ING Financial Services to offer the Asset Protection Program. The Program is a risk management tool designed to help you preserve your assets in the event of death or disability.

This program is designed to help you:

- Protect your retirement savings - the policy provides a long term care benefit and a life insurance benefit that pay you cash to help prevent the depletion of accumulated savings in the event of disability or death.
- Preserve your quality of life by retaining your independence in the event of long term disability - cash payments received in the event of long term disability reduce or eliminate the need to use savings intended for retirement and prevent you from being a financial burden to family and loved ones.
- Stay at home as long as possible – fewer people can provide care for their family members in the event of major illness or injury, and more people have to depend on alternatives like nursing homes. Cash you receive from the policy allows you to be cared for in your own home. Home-based care also allows you to pick your own caregivers.

It's a plan that makes cents! The affordable protection you choose and the payments are guaranteed to remain fixed, as long as you meet the required payments. The enclosed Q&A information sheet describes the basic features of the plan.

For more information or to sign up, please complete the enclosed "Sign Up Today" pre-enrollment form and submit it to your HR/Benefits Department. A valuable benefit of the Program is your opportunity to meet with an ING financial advisor to assess your financial and asset protection needs and help you evaluate whether this benefit is right for you and your family. Your campus ING Representative will contact you directly to schedule a meeting to answer any questions you may have and help you enroll today.

Sincerely,

Forest Benedict
Vice President for Human Resource Management