



A more secure future for the price of a cup of coffee...



Sound impossible? It isn't.

Think about the coffee you drink each day. Saving as little as the price of a cup of coffee, about \$2 per day, could put you on the road to a more comfortable retirement.

You can invest as little as you choose in the program. However, if you enroll in the \$2 per day option (\$62 per month) starting today, those funds may grow to over \$93,000 in 30 years! If you can afford the \$4 per day option (\$122 per month), your savings may be even greater.

Take a look at the chart below.

| Amount saved | At 10 Years | At 20 Years | At 30 Years |
|--------------------|-------------|-------------|--------------|
| \$2 per day option | \$11,420.04 | \$36,768.26 | \$93,032.19 |
| \$4 per day option | \$22,471.68 | \$72,350.44 | \$183,063.33 |

This illustration assumes a \$62 or \$122 contribution per month that earns interest at 8%.*

Think you can afford to wait?

If you were to wait just one year from today to begin saving, the following chart shows how much LESS you might have in your account 10, 20 and 30 years from today...

| Contribution amount saved starting 1 year from today | 10 years from today | 20 Years from today | 30 Years from today |
|--|---------------------|---------------------|---------------------|
| \$2 per day option | \$1,592.84 | \$3,535.53 | \$7,847.59 |
| \$4 per day option | \$3,134.30 | \$6,957.01 | \$15,442.03 |

This illustration assumes that you begin saving \$62 or \$122 per month one year later than the start date for the chart to the right. The illustration assumes that the contributions earn interest at 8%.*

*Neither chart reflects the performance of any specific investment. The returns are hypothetical and do not reflect the past or future performance of any specific investment option. Payment of income taxes is not reflected. Systematic investing does not ensure a profit or protect against loss. You should consider your ability to invest consistently in up- and down-markets.

We all know that saving is important... it is deciding how and where to save that can be difficult. Once you decide to save, choosing funds to invest in can be the most difficult part – and stops many people from starting to save. If you are ready to save for a more comfortable retirement, the LSU EZ-Enrollment Retirement Program may be the quick and simple savings vehicle you need.

For more information about the investment options available under the LSU EZ-Enrollment Retirement Program, look on the back of this sheet.

You don't wait long for your morning cup of coffee – don't wait to save for retirement!

Sign up Today!

Sign below and return this form to your local HR office. An ING Representative will contact you to provide more information, answer any questions, help you complete the required forms, and start you toward a more secure future!

TEAR OFF BELOW

- YES! I want to enroll in the \$2 per day option (\$62 per month) under the LSU EZ-Enrollment Retirement Program and voluntarily contribute \$62 per month of my eligible pay on a pre-tax basis.**
- YES! I want to enroll and voluntarily contribute _____ per month under the LSU EZ-Enrollment Retirement Program on a pre-tax basis.**

I direct ING Life Insurance and Annuity Company to invest my contribution in the ING Solution PortfolioSM that most closely matches my potential retirement date based on age. By signing below, I acknowledge that I have received program information regarding this and all available investment options, and that I may change this election at any time.

Signature _____ Date _____

Print Name _____

Daytime Telephone Number _____

Date of Birth _____ Campus _____

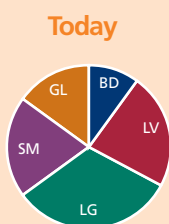
Why is the LSU EZ-Enrollment Retirement Program quick and simple?

It offers you a simplified “one-and-done” investment solution, providing a simple, straightforward investment for your retirement account. Under the Program, you simply choose which ING Solution Portfolio tracks closest to the year you plan to retire, and ING’s professional investment managers do the rest. Rather than you having to make and adjust fund choices over time, the ING investment professionals select the investments, determine the allocation of assets, manage risk, monitor fund performance and regularly rebalance each Portfolio. Over time, the asset allocations within each Portfolio become more conservative as you move closer to the time you may want to withdraw the assets to help fund your retirement.

Take a look at the hypothetical example below for an idea of how the ING Solution PortfoliosSM change over time.

| ASSET CLASSES KEY | |
|---------------------------------------|---------------------------|
| ■ | BONDS (BD) |
| ■ | LARGE CAP VALUE (LV) |
| ■ | LARGE CAP GROWTH (LG) |
| ■ | SMALL/MID/SPECIALTY (SM) |
| ■ | GLOBAL/INTERNATIONAL (GL) |

Hypothetical Example: ING Solution 2045 Portfolio (long-term portfolio)

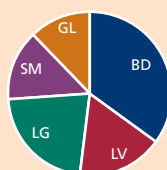


Today:

Initially the portfolio will include a mix of more aggressive domestic and global/international stock funds, along with a small allocation to income funds.

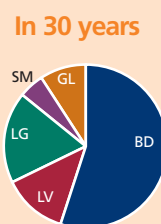


In 20 years

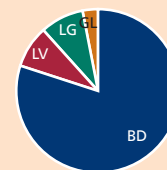


20 years from now:

Some money is gradually shifted out of more aggressive stock funds and into more income oriented funds.



In 40 years



40 years from now:

Even less is kept in stock funds and more allocated to income.

The pie charts displayed reflect the long-term, strategic asset allocation composition ("Target Allocations") and are reviewed annually; however, changes to these target allocations may occur on a quarterly basis or as warranted by market conditions. Please refer to the prospectus for more information.

You should consider the investment objectives, risks, and charges and expenses of the investment company carefully before investing. Prospectuses containing this and other information about the investment company are available from your local representative. Please read the information carefully before investing.

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 59½, 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 59½, 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.)

Sign up today!

www.ing.com/us www.ingretirementplans.com

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