

**Important Announcement for Plan Sponsors Concerning  
Required Minimum Distribution Suspension for the 2009 Calendar Year Only**

On December 23, President Bush signed the "Worker, Retiree, and Employer Recovery Act of 2008," which waives the requirement to take a Required Minimum Distribution (RMD) for the 2009 calendar year only. This applies to individuals who are receiving lifetime RMD's. The special tax penalty, normally assessed against individuals who fail to withdraw the required annual minimum amount, will not apply for 2009. This will have a direct effect on retirement plan participants, IRA owners and beneficiaries who currently receive systematic payments for their RMD's.

To that end, ING's retirement services unit has made a decision not to pay any RMD amounts to those individuals who are currently receiving scheduled RMD payments (also referred to as ECO's or RMD SWO's). However, those individuals who have requested a specific dollar amount, percentage or specified payment over a period of time (regardless of any required minimum distribution) will still receive that amount as scheduled.

Each individual who is scheduled to receive an automatic RMD payment will be notified that ING Life Insurance and Annuity Company will NOT be making previously scheduled 2009 RMD payments. The notice also provides that if the individual still wants to receive a distribution of the amount that would otherwise have been their 2009 RMD, they may call the ING customer service toll-free number to activate the systematic payment. The notice also indicates that systematic payments will automatically resume in 2010. [Click here](#) for a copy of the plan participant/beneficiary notice.

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