

# ENHANCEMENTS TO YOUR RETIREMENT PROGRAM

**Inside Your Transition Book**

Your Retirement Program . . . . . X  
Information from ING . . . . . X  
Fund mapping, fund list, fee and expense information for your 403(b) Plan . . . . . X

**ING's Promise to You:**  
ING is committed to providing you with the products, tools, information and personal support to help you make the most prudent and effective retirement planning decisions for your particular situation.



CEDARS-SINAI®

TO: Cedars-Sinai Retirement Plan Participants  
FROM: Jeanne Flores, Sr. Vice President, Human Resources & Organization Development  
RE: Enhancements to Your 403(b) Plan  
DATE: February 13, 2013

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We are pleased to announce enhancements to your retirement program, starting in April 2013:

ING will be the record-keeper for our retirement plans. This means that:

- You will get a single, consolidated statement with all of your information on it.
- ING will be able to assist you with your needs in the 403(b) Plan.
- You will be able to use ING's website to monitor your accounts and to make transactions.
- As a participant, you can make your investment changes online. Effective in April, you will be able to enroll and make 403(b) Plan contribution changes online. Additionally, we are making changes to some of the investment options in the 403(b) Plan.
- ING representatives will continue to be onsite to meet with you and to conduct educational sessions.

Over the next few months, you will receive additional information about these changes. Among other things, we will be conducting educational sessions about our retirement plans, retirement preparedness and investment opportunities associated with each plan.

In the meantime, we have enclosed important materials and ask that you read them. Included are:

- 1) A brochure from ING further describing the changes
- 2) A list of investment options that will be available to you in the plan
- 3) Important information about the fees associated with investment options in the plan

If you have questions, please contact the local ING representatives by calling 310-423-0974, or call the ING National Customer Contact Center 800-584-6001 (toll-free).



This booklet provides details about important 403(b) Plan changes you can expect in the coming months. The changes to the 403(b) Plan will affect your investment options, retirement planning services and fees charged.

### **403(b) Plan Changes**

There will be no interruption of access to 403(b) Plan as a result of these upcoming investment changes described below.

- Beginning April 2, 2013, the 403(b) Plan will include nine new mutual funds. Two of the current mutual fund options in will automatically transfer to similar new investments.

If applicable, your account balance and contributions will be automatically transferred to the new investment options in the 403(b) Plan using a “fund mapping” process. Fund mapping describes the transfer of certain existing investment options to a similar option available in the new fund menu. See the Fund Mapping charts included in this booklet for each current investment option and the corresponding new investment option.

***You should consider the investment objectives, risks, charges and expenses of the mutual funds offered through a retirement plan carefully before investing. Fund prospectuses containing this and other information can be obtained by contacting ING at 310-423-0974 or 800-452-5842. An ING Retirement Choice Information document is included in this mailing. Please read all information carefully before investing.***

Fund performance and individual fund fact sheets for each investment option are available online at ***Cedars-Sinai.Prepare4Myfuture.com*** or by contacting ING at the phone numbers provided above.

### **What You Need To Do**

You are not required to do anything as a result of these upcoming changes.

- *Confirmation of Activity* Shortly after the 403(b) Plan investment changes are made on April 2, you will receive a statement from ING confirming any fund changes made to your account, as applicable.
- *Personal Identification Number (“PIN”)* Online access to your 403(b) Plan account will not change. You will continue to use your existing User ID and Password to access your account at ING. If you have never registered to access your account online, please contact ING at 800-584-6001.

Local ING representatives at Cedars-Sinai are available to meet with you to assist you in monitoring your account and in making investment changes to your Plan.

### **Services From ING Include:**

- Local ING representatives\* provide service onsite at Cedars-Sinai. Make an appointment by calling 310-423-0974. Toll-free access to the ING National Customer Contact Center is available at 800-584-6001.
- Online account access is available at ***Cedars-Sinai.Prepare4MyFuture.com*** and through ING’s mobile account app for iPhone®, iPad®, iPad Touch®, Android™, and Kindle™ devices.
- Expanded technology changes including the ability to submit 403(b) Plan contribution changes directly to ING online at ***Cedars-Sinai.Prepare4MyFuture.com*** or by phone at 800-584-6001.

\*Registered Representatives of securities, seminars, and investment advisory services offered through ING Financial Partners, member SIPC.

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#### **Important Information**

Mutual Funds offered under retirement plans are intended as long-term investments designed for retirement purposes. Early withdrawals taken prior to age 59½ from a 403(b) plan will be subject to an IRC 10% premature distribution penalty tax, unless an exception applies. Money taken from the plan will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested. The Cedars-Sinai Stable Value Option invests in ING's Stabilizer managed separate account annuity contract, issued by ING Life Insurance and Annuity Company. An annuity does not provide any additional tax deferral benefit; tax deferral is provided by the plan. Annuities may be subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject

For 403(b)(7) custodial accounts, employee deferrals and employer contributions (including earnings) may only be distributed upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: hardship withdrawals are limited to: employee deferrals and '88 cash value (earnings on employee deferrals and employer contributions (including earnings) as of 12/31/88).

Insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided by) ING Life Insurance and Annuity Company. **Securities are distributed by ING Financial Advisers, LLC (member SIPC), One Orange Way, Windsor, CT 06095.** These companies are wholly owned, indirect subsidiaries of ING Groep N.V. **Securities may also be distributed through other broker-dealers with which ING Financial Advisers, LLC has selling agreements.**

## 403(b) Plan Fund Mapping

The following chart shows how your current 403(b) Plan account balance funds listed in “Current Investment Options” column below will automatically transfer on April 1, 2013 to the new investment options through the automatic process of “fund mapping.” The options listed on the left will transfer (“map”) to the options listed in the “New Investment Options” column on the right. The chart also includes the fund number for each new option. The mapping process matches current and new options based on fund strategy and objectives, risk profile, holdings, and long-term performance potential.

**Note: Investment options listed in *italic* are mapping to the same fund with a different share class, resulting in lower fees.**

### Important Information

Mutual Funds offered under retirement plans are intended as long-term investments designed for retirement purposes. Early withdrawals taken prior to age 59½ from a 403(b) plan will be subject to an IRS 10% premature distribution penalty tax, unless an exception applies. Money taken from the plan will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested. The Cedars-Sinai Stable Value Option invests in ING’s Stabilizer managed separate account annuity contract, issued by ING Life Insurance and Annuity Company. An annuity does not provide any additional tax deferral benefit; tax deferral is provided by the plan. Annuities may be subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject.

For 403(b)(7) custodial accounts, employee deferrals and employer contributions (including earnings) may only be distributed upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: hardship withdrawals are limited to: employee deferrals and '88 cash value (earnings on employee deferrals and employer contributions (including earnings) as of 12/31/88).

***You should consider the investment objectives, risks, charges and expenses of the mutual funds offered through a retirement plan carefully before investing. Fund prospectuses containing this and other information can be obtained by contacting ING at 310-423-0974 or 800-452-5842. An ING Retirement Choice Information document is included in this mailing. Please read all information carefully before investing.***

Fund performance and individual fund fact sheets for each investment option are available online at [Cedars-Sinai.Prepare4Myfuture.com](http://Cedars-Sinai.Prepare4Myfuture.com) or by contacting ING at the phone numbers provided above.

Current Investment Options	Map to	New Investment Options	Category	Fund #
<b>Stability of Principal</b>				
ING Money Market Portfolio – Class I (167)	⇒	Vanguard Prime Money Market Fund – Institutional	Money Market Taxable	<b>3313</b>
<b><i>An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, there is no assurance that it will be able to do so. While the fund's objective includes the preservation of capital, it is possible to lose money by investing money in the fund.</i></b>				
<b>Bonds</b>				
<i>ING PIMCO Total Return Portfolio – Initial Class (433)</i>	⇒	<i>PIMCO Total Return Fund – Institutional Class</i>	<i>Intermediate-Term Bond</i>	544
T. Rowe Price High Yield Fund Advisor (347)	⇒	T. Rowe Price Institutional High Yield Fund	High Yield Bond	3364
<b>Balanced</b>				
<i>Pax World Balanced Fund – Individual Investor Class (193)</i>	⇒	<i>Pax World Balanced Fund – Institutional Class</i>	<i>Aggressive Allocation</i>	1454



Large Blend				
SSgA S&P 500 Index Fund – Institutional Class (1223)	⇒	Vanguard Institutional Index Fund – Institutional Shares	Large Blend	566
Large Cap Growth				
Franklin Dyna Tech Fund – Class A (905)	⇒	Franklin Dyna Tech Fund – Advisor Class	Large Growth	3767
American Funds The Growth Fund of America® – Class R-4 (572)	⇒	American Funds The Growth Fund of America® – Class R-6	Large Growth	1724
Small /Mid/Specialty				
Wells Fargo Advantage Small Cap Value Fund – Class A (911)	⇒	Wells Fargo Advantage Small Cap Value Fund – Institutional Class	Small Blend	1945
Global/International				
American Funds EuroPacific Growth Fund® – Class R-4 (573)	⇒	American Funds EuroPacific Growth Fund® – Class R-6	Foreign Large Blend	1723

## 403(b) Plan Investment Options

The following is a list of all investment options in the 403(b) Plan available to you beginning April 2, 2013.

Investment Option	Fund #	Category
<b>Stability of Principal</b>		
Cedars-Sinai Stable Value Option	9913	Stability of Principal
Guarantees are based on the claims-paying ability of the ING Life Insurance and Annuity Company. Unlike the Cedars-Sinai Stable Value Option, the investment return or principal value of the other investment options offered under the Plan is not guaranteed.		
Vanguard Prime Money Market Fund – Institutional	3313	Money Market Taxable
BlackRock Liquidity Federal Trust Fund – Institutional Shares	2574	Money Market Taxable
<b>Bonds</b>		
PIMCO Total Return Fund – Institutional	544	Intermediate-Term Bond
T. Rowe Price Institutional High Yield Fund	3364	High Yield Bond
Templeton Global Total Return – Advisor Class	3605	World Bond
<b>Asset Allocation</b>		
Vanguard® Target Retirement 2010 Fund – Investor Shares	1295	Target Date 2000-2010
Vanguard® Target Retirement 2015 Fund – Investor Shares	791	Target Date 2011-2015
Vanguard® Target Retirement 2020 Fund – Investor Shares	1296	Target Date 2016-2020
Vanguard® Target Retirement 2025 Fund – Investor Shares	926	Target Date 2021-2025
Vanguard® Target Retirement 2030 Fund – Investor Shares	1297	Target Date 2026-2030
Vanguard® Target Retirement 2035 Fund – Investor Shares	793	Target Date 2031-2035
Vanguard® Target Retirement 2040 Fund – Investor Shares	1298	Target Date 2036-2040
Vanguard® Target Retirement 2045 Fund – Investor Shares	794	Target Date 2041-2045
Vanguard® Target Retirement 2050 Fund – Investor Shares	1299	Target Date 2046-2050

Vanguard® Target Retirement Income Fund – Investor Shares	795	Retirement Income
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Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the Fund name refers to the approximate year (the target date) when an investor in the Fund would retire and leave the work force. The Fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date.

Investment Option	Fund #	Category
<b>Balanced</b>		
Pax World Balanced Fund – Institutional Class*	1454	Aggressive Allocation
<b>Large Cap Value</b>		
Vanguard Institutional Index Fund – Institutional	566	Large Blend
Eaton Vance Large-Cap Value Fund – Class I	2550	Large Value
Dodge & Cox Stock Fund	466	Large Value
<b>Large Cap Growth</b>		
Vanguard® Growth Index Fund – Signal® Shares	7636	Large Growth
Franklin Dynatech –Advisor Class	3767	Large Growth
Calvert Equity Portfolio – Class I	7530	Large Growth
American Funds The Growth Fund of America® – Class R-6	1724	Large Growth
T. Rowe Price Institutional Large Cap Growth Fund	2467	Large Growth
<b>Small/Mid/Specialty</b>		
Vanguard® Mid-Cap Index Fund – Institutional Shares	1197	Mid-Cap Blend
Wells Fargo Advantage Discovery – Institutional	9388	Mid-Cap Growth
Vanguard® Small-Cap Index Fund – Institutional Shares	1198	Small Blend
Wells Fargo Advantage Small Cap Value Fund – Institutional	1945	Small Blend
<b>Global/International</b>		
PIMCO All Asset Fund – Institutional	7642	World Allocation
DFA International Value Portfolio – Institutional Class	1178	Foreign Large Value
ING International Value Fund – Class I*	242	Foreign Large Value
American Funds EuroPacific Growth Fund® – Class R-6	1723	Foreign Large Blend
Vanguard Total International Stock Index Fund – Institutional	9772	Foreign Large Blend
MFS Institutional International Equity Fund	1118	Foreign Large Growth
Wells Fargo Advantage Emerging Markets Equity Fund – Inst.	3166	Diversified Emerging Markets

**\*Closed to transfers or new investments**

**Important Information Regarding Fees:**

There is an annual asset-based service fee deducted quarterly from your account by ING Life Insurance and Annuity Company (ING) at an annual rate of 0.10% of balances held in any mutual fund of the following families: Vanguard, BlackRock, PIMCO, T Rowe Price, Calvert, American Funds, DFA and MFS. This asset-based fee is retained by ING as compensation for the services provided. This fee does not apply to the Cedars-Sinai Stable Value Option or any other mutual fund investment option in the Plans not listed here.



Investment management expenses also apply to each of the investment options. Your actual expenses will depend on the specific funds you select. Please refer to the enclosed fee disclosure materials.

- T. Rowe Price, Invest With Confidence, the Big Horn Sheep and the logo they compose are trademarks or registered trademarks of T. Rowe Price Group, Inc. in the U.S. and other countries.
- Wells Fargo Funds Management, LLC, a wholly-owned subsidiary of Wells Fargo & Company, provides investment advisory and administrative services for the Wells Fargo Advantage Funds(SM). Other affiliates of Wells Fargo & Company provide sub-advisory and other services for the Funds. The Funds are distributed by Wells Fargo Funds Distributor, LLC, Member NASD/SIPC, an affiliate of Wells Fargo & Company.
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Insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided by) ING Life Insurance and Annuity Company. **Securities are distributed by ING Financial Advisers, LLC (member SIPC), One Orange Way, Windsor, CT 06095.** These companies are wholly owned, indirect subsidiaries of ING Groep N.V. **Securities may also be distributed through other broker-dealers with which ING Financial Advisers, LLC has selling agreements.**

**Cedars-Sinai 403b Plan**  
**ING PLAN 666032**  
**Your ING Life Insurance and Annuity Company Investment Program - Plan-related Information**  
 February 05, 2013

The purpose of this document is to summarize certain plan-related information regarding the plan's investment options and fees to be paid in connection with plan services or options selected. It is intended to be read along with the comparative chart of Investment Information. These summaries are not intended to replace the Summary Plan Description (SPD) or the investment product information provided separately by ING.

This summary is intended for the sole purpose of complying with the disclosure requirements of Department of Labor regulations under §2550.404a-5. Please refer to your plan's disclosure materials prior to making investment decisions.

Contributions to the plan can be invested in a variety of investment options and you may have one or more forms of distribution to choose from. You will receive periodic statements that will include account values, unit values, and fees deducted. You will also have access to your account through ING's Retirement Services Customer Contact Center and participant website.

**Where and How to Give investment instructions**

The plan permits participants to direct the investment of contributions.

After you have enrolled in the Plan, you may direct your investments by accessing ING's plan participant website at [www.ingretirementplans.com](http://www.ingretirementplans.com) or by calling the ING Retirement Services Customer Contact Center at 1-800-584-6001.

**Designated Investment Alternatives**

The designated investment alternatives available under the plan as of the date above are as follows:

BlackRock Liquidity Federal Trust Fund - Inst Shares	Vanguard® Prime Money Market Fund - Institutional Shares
Cedars-Sinai Stable Value Option	T. Rowe Price Institutional High Yield Fund
Templeton Global Total Return Fund - Advisor Class	PIMCO Total Return Fund - Institutional Class
Vanguard® Target Retirement 2010 Fund - Investor Shares	Vanguard® Target Retirement 2020 Fund - Investor Shares
Vanguard® Target Retirement 2030 Fund - Investor Shares	Vanguard® Target Retirement 2040 Fund - Investor Shares
Vanguard® Target Retirement 2050 Fund - Investor Shares	Vanguard® Target Retirement 2015 Fund - Investor Shares
Vanguard® Target Retirement 2035 Fund - Investor Shares	Vanguard® Target Retirement 2045 Fund - Investor Shares
Vanguard® Target Retirement Income Fund - Investor Shares	Vanguard® Target Retirement 2025 Fund - Investor Shares
Pax World Balanced Fund - Institutional Class*	Eaton Vance Large-Cap Value Fund - Class I
Dodge & Cox Stock Fund	Vanguard® Institutional Index Fund - Institutional Shares
American Funds The Growth Fund of America® - Class R-6	T. Rowe Price Institutional Large-Cap Growth Fund
Franklin DynaTech Fund - Advisor Class	Calvert Equity Portfolio - Class I
Vanguard® Growth Index Fund - Signal® Shares	Vanguard® Mid-Cap Index Fund - Institutional Shares

Vanguard® Small-Cap Index Fund - Institutional Shares	Wells Fargo Advantage Small Cap Value Fund - Inst Class
Wells Fargo Advantage Discovery Fund - Institutional Class	MFS® Institutional International Equity Fund
DFA International Value Portfolio - Institutional Class	American Funds EuroPacific Growth Fund® - Class R-6
ING International Value Fund - Class I*	Wells Fargo Advantage Emerging Markets Equity Fund - Inst Cl
PIMCO All Asset Fund - Institutional Class	Vanguard® Total International Stock Index Fund - Inst Shares

Please refer to the comparative investment chart for information about designated investment alternatives available as of the date above. The funds available are subject to change from time to time. The designated investment alternatives available to new participants are identified during the enrollment process. Once you have enrolled, your ING website or your local plan representative will be your source of information on available funds.

\*These funds are closed to new investments.

### Self-directed brokerage option

In addition to the designated investment alternatives you may be able to invest through a self-directed brokerage option (SDBO). Please refer to the brokerage account disclosure and agreement(s) for information about the SDBO, investment options available, and its associated fees.

### Other Fees and Expenses

Optional Services and Fees. These fees are deducted from participant accounts when used.	Fees*	Payment Method
Loan Administration Fee	\$85.00 one-time charge per	Deducted from Participant account
Participant initiated wire, overnight mail, stop payment	\$50.00 per occurrence	Deducted from Participant account
SDBO	See Program Agreement	Deducted from Participant account

\*The above fees are subject to change from time to time. In addition to the fees above, separate fees may be deducted from your account if you elect other transactions or service programs, or for third party administrative services associated with plan transactions. The amount deducted will be shown on your statement or confirm.

**INVESTMENT-RELATED INFORMATION**

Cedars-Sinai 403b Plan  
 ING PLAN 666032  
 February 05, 2013

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific internet Web site address shown below. You can also contact the ING Retirement Services Customer Contact Center at 1-800-584-6001, null or your local representative. A free paper copy of the information available on the Web site can be obtained by contacting the ING Retirement Services Contact Center at 1-800-584-6001.

This summary is intended for the sole purpose of complying with the disclosure requirements of Department of Labor regulations under §2550.404a-5. Please refer to your plan's disclosure materials prior to making investment decisions.

**Document Summary**

This document has 2 parts. Part I consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option.

**Part I and Part II. Performance Information and Fee Information**

**Table 1** focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site[s].

**Table 3** shows fee and expense information for the investment options listed in Table 1. Table 3 shows the Total Annual Operating Expenses, which may include certain plan related expenses, of the options in Table 1. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. Table 3 also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses. Please note that the Total Annual Operating Expense may not include any waiver or adjustment that a fund may have in effect for the investment option. To find additional information about your investments, please see applicable fund information in the appropriate documents made available to you (e.g. prospectus, Fund Fact Sheet, fund information section on the plan's web site, etc.).

Name / Type of Option	Table 1 - Variable Return Investments					Table 3 - Fees and Expenses				
	Average Annual total Return as/of 12/31/12		Benchmark			Total Annual Operating Expense		Shareholder Type Fees*		
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr		Since Inception	As a %
Stability of Principal										
BlackRock Liquidity Federal Trust Fund - Inst Shares	0.01%	0.52%	1.76%	N/A	0.16%	0.60%	1.71%	N/A	0.33%	\$3.30
										This is a competing Fund. Transfers into this Fund will prevent transfers from the ING Fixed Account, ING Fixed Plus Account, ING Stable Value Fund or Stable Value Option, as applicable, for 90 days.

Name / Type of Option	Average Annual total Return as/of 12/31/12				Benchmark				Total Annual Operating Expense		Shareholder Type Fees*
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>											
Vanguard® Prime Money Market Fund - Institutional Shares	0.11%	0.80%	1.99%	N/A	0.07%	0.45%	1.69%	N/A	0.09%	\$0.90	This is a competing Fund. Transfers into this Fund will prevent transfers from the ING Fixed Account, ING Fixed Plus Account, ING Stable Value Fund or Stable Value Option, as applicable, for 90 days.
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>											
<b>Bonds</b>											
T. Rowe Price Institutional High Yield Fund	14.81%	9.15%	9.29%	N/A	15.40%	7.73%	8.90%	N/A	0.50%	\$5.00	This is a competing Fund. Transfers into this Fund will prevent transfers from the ING Fixed Account, ING Fixed Plus Account, ING Stable Value Fund or Stable Value Option, as applicable, for 90 days.
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>											
Templeton Global Total Return Fund - Advisor Class	19.31%	N/A	N/A	14.67%	14.94%	N/A	N/A	6.81%	0.81%	\$8.10	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>											

Name / Type of Option	Average Annual total Return as/of 12/31/12				Benchmark				Total Annual Operating Expense		Shareholder Type Fees*
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	
PIMCO Total Return Fund - Institutional Class	10.37%	8.36%	6.83%	N/A	4.22%	5.95%	5.18%	N/A	0.46%	\$4.60	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>					Barclays Capital U.S. Aggregate Bond Index						
<b>Asset Allocation</b>											
Vanguard® Target Retirement 2010 Fund - Investor Shares	10.12%	3.73%	N/A	5.53%	10.28%	3.47%	N/A	5.50%	0.17%	\$1.70	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>					Vanguard Target Retirement 2010 Composite Index						
Vanguard® Target Retirement 2020 Fund - Investor Shares	12.35%	2.81%	N/A	5.06%	12.51%	2.32%	N/A	5.10%	0.17%	\$1.70	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>					Vanguard Target Retirement 2020 Composite Index						

Name / Type of Option	Average Annual total Return as/of 12/31/12				Benchmark				Total Annual Operating Expense		Shareholder Type Fees*
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	
Vanguard® Target Retirement 2030 Fund - Investor Shares	14.24%	1.88%	N/A	4.57%	14.36%	1.66%	N/A	4.61%	0.18%	\$1.80	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>					Vanguard Target Retirement 2030 Composite Index						
Vanguard® Target Retirement 2040 Fund - Investor Shares	15.56%	1.73%	N/A	4.39%	15.58%	1.85%	N/A	4.38%	0.19%	\$1.90	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>					Vanguard Target Retirement 2040 Composite Index						
Vanguard® Target Retirement 2050 Fund - Investor Shares	15.58%	1.71%	N/A	4.46%	15.58%	2.52%	N/A	4.49%	0.19%	\$1.90	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>					Vanguard Target Retirement 2050 Composite Index						



Name / Type of Option	Average Annual total Return as/of 12/31/12				Benchmark				Total Annual Operating Expense		Shareholder Type Fees*
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	
Vanguard® Target Retirement 2015 Fund - Investor Shares	11.37%	3.25%	N/A	5.87%	11.51%	2.85%	N/A	5.84%	0.17%	\$1.70	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>					Vanguard Target Retirement 2015 Composite Index						
Vanguard® Target Retirement 2035 Fund - Investor Shares	15.16%	1.66%	N/A	6.03%	15.27%	1.61%	N/A	6.11%	0.19%	\$1.90	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>					Vanguard Target Retirement 2035 Composite Index						
Vanguard® Target Retirement 2045 Fund - Investor Shares	15.58%	1.71%	N/A	6.39%	15.58%	2.16%	N/A	6.46%	0.19%	\$1.90	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>					Vanguard Target Retirement 2045 Composite Index						

Name / Type of Option	Average Annual total Return as/of 12/31/12				Benchmark				Total Annual Operating Expense		Shareholder Type Fees*
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	
Vanguard® Target Retirement Income Fund - Investor Shares	8.23%	4.87%	N/A	5.60%	8.42%	4.83%	N/A	5.62%	0.17%	\$1.70	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>					Vanguard Target Retirement Income Composite Index						
Vanguard® Target Retirement 2025 Fund - Investor Shares	13.29%	2.33%	N/A	5.80%	13.44%	1.99%	N/A	5.86%	0.18%	\$1.80	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>					Vanguard Target Retirement 2025 Composite Index						
<b>Balanced</b>											
Pax World Balanced Fund - Institutional Class	11.56%	0.79%	5.76%	N/A	11.31%	3.83%	6.63%	N/A	0.70%	\$7.00	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>					60% S&P 500/40% Barclays Capital Aggregate Bond Index						
<b>Large Cap Value</b>											

Name / Type of Option	Average Annual total Return as/of 12/31/12				Benchmark				Total Annual Operating Expense		Shareholder Type Fees*
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	
Eaton Vance Large-Cap Value Fund - Class I	16.10%	-1.10%	7.05%	N/A	17.52%	0.59%	7.38%	N/A	0.73%	\$7.30	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>					Russell 1000 Value Index						
Dodge & Cox Stock Fund	22.01%	-0.23%	7.30%	N/A	16.00%	1.66%	7.10%	N/A	0.52%	\$5.20	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>					S&P 500 Index						
Vanguard® Institutional Index Fund - Institutional Shares	15.98%	1.69%	7.11%	N/A	16.00%	1.66%	7.10%	N/A	0.04%	\$0.40	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>					S&P 500 Index						
<b>Large Cap Growth</b>											

Name / Type of Option	Average Annual total Return as/of 12/31/12				Benchmark				Total Annual Operating Expense		Shareholder Type Fees*
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	
American Funds The Growth Fund of America® - Class R-6	20.98%	1.33%	8.38%	N/A	16.00%	1.66%	7.10%	N/A	0.34%	\$3.40	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>								S&P 500 Index			
T. Rowe Price Institutional Large-Cap Growth Fund	17.55%	4.11%	8.88%	N/A	15.25%	3.12%	7.52%	N/A	0.57%	\$5.70	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>								Russell 1000 Growth Index			
Franklin DynaTech Fund - Advisor Class	15.73%	3.20%	9.00%	N/A	15.25%	3.12%	7.52%	N/A	0.72%	\$7.20	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>								Russell 1000 Govt/Credit 1-3 Yr TR USD			

Name / Type of Option	Average Annual total Return as/of 12/31/12				Benchmark				Total Annual Operating Expense		Shareholder Type Fees*
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	
Calvert Equity Portfolio - Class I	16.14%	3.20%	7.08%	N/A	16.00%	1.66%	7.10%	N/A	0.69%	\$6.90	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>											
Vanguard® Growth Index Fund - Signal® Shares	17.01%	3.25%	N/A	3.47%	17.14%	3.38%	N/A	3.47%	0.10%	\$1.00	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>											
<b>Small/Mid/Specialty</b>											
Vanguard® Mid-Cap Index Fund - Institutional Shares	16.01%	3.18%	10.07%	N/A	16.04%	3.19%	10.25%	N/A	0.08%	\$0.80	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>											

Name / Type of Option	Average Annual total Return as/of 12/31/12				Benchmark				Total Annual Operating Expense		Shareholder Type Fees*
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	
Vanguard® Small-Cap Index Fund - Institutional Shares	18.26%	5.17%	11.01%	N/A	18.20%	5.00%	10.64%	N/A	0.14%	\$1.40	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>					MSCI US Small Cap 1750 Index						
Wells Fargo Advantage Small Cap Value Fund - Inst Class	13.63%	3.61%	N/A	3.39%	18.05%	3.55%	N/A	2.30%	0.91%	\$9.10	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>					Russell 2000 Value Index						
Wells Fargo Advantage Discovery Fund - Institutional Class	16.28%	4.61%	11.55%	N/A	16.14%	4.07%	10.55%	N/A	0.91%	\$9.10	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>					Russell 2500 Growth Index						
<b>Global / International</b>											

Name / Type of Option	Average Annual total Return as/of 12/31/12				Benchmark				Total Annual Operating Expense		Shareholder Type Fees*
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	
MFS® Institutional International Equity Fund	22.55%	1.27%	10.08%	N/A	17.90%	-3.21%	8.70%	N/A	0.78%	\$7.80	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>								MSCI EAFE Index			
DFA International Value Portfolio - Institutional Class	16.61%	-4.31%	10.20%	N/A	16.41%	-3.42%	8.60%	N/A	0.45%	\$4.50	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>								MSCI World Ex United States Net Dividend			
American Funds EuroPacific Growth Fund® - Class R-6	19.64%	-1.16%	10.18%	N/A	17.39%	-2.44%	10.22%	N/A	0.50%	\$5.00	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>								MSCI All Country World ex-U.S. Index			



Name / Type of Option	Average Annual total Return as/of 12/31/12				Benchmark				Total Annual Operating Expense		Shareholder Type Fees*
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception	As a %	Per \$1,000	
ING International Value Fund - Class I	13.97%	-5.04%	8.19%	N/A	17.90%	-3.21%	8.70%	N/A	1.29%	\$12.90	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>											
Wells Fargo Advantage Emerging Markets Equity Fund - Inst Cl	12.94%	1.56%	17.91%	N/A	18.63%	-0.61%	16.88%	N/A	1.27%	\$12.70	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>											
PIMCO All Asset Fund - Institutional Class	15.44%	6.99%	8.28%	N/A	6.98%	7.04%	6.65%	N/A	0.96%	\$9.65	
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>											

Name / Type of Option	Average Annual total Return as/of 12/31/12			Benchmark			Total Annual Operating Expense		Shareholder Type Fees*	
	1 yr	5 yr	10 yr	Since Inception	1 yr	5 yr	10 yr	Since Inception		As a %
Vanguard® Total International Stock Index Fund - Inst Shares	18.28%	N/A	N/A	4.45%	17.39%	N/A	N/A	4.27%	0.13%	\$1.30
<a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>								MSCI All Country World ex-U.S. Index		

Certain benchmark performance data that appears in Table 1 may be provided by MSCI or Bank of America. Please read these important disclaimers concerning that information:

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**Table 2** focuses on the performance of investment options that have a fixed or stated rate of return. Table 2 shows the annual rate of return of each such option, the term or length of time that you will earn this rate of return, and other information relevant to performance.

**Table 3** shows fee and expense information for the investment options listed in Table 2. Table 3 shows the Total Annual Operating Expenses, which may include certain plan related expenses, of the options in Table 2. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. Table 3 also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses. Please note that the Total Annual Operating Expense may not include any waiver or adjustment that a fund may have in effect for the investment option. To find additional information about your investments, please see applicable fund information in the appropriate fund information in the appropriate documents made available to you (e.g. prospectus, Fund Fact Sheet, fund information section on the plan's web site, etc.).

Table 2 - Fixed Return Investments				Table 3 - Fees and Expenses		
Name / Type of Option	Return	Term	Other	Total Annual Operating Expense		Shareholder Type Fees*
				As a %	Per \$1,000	

Cedars-Sinai Stable Value Option <a href="http://www.ingretirementplans.com">www.ingretirementplans.com</a>	3.35%	3 months	Rates are reviewed 4 times a year and are subject to change at any time never to fall below the guaranteed minimum interest rate of 3.00%.  Current rate information is available by calling 1-800-584-6001	0.93%**	\$9.30	Amounts transferred from the Cedars-Sinai Stable Value Option must be held in a non-competing investment option for 90 days before they may be transferred to a competing fund.
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\*ING Excessive Trading Policy restricts the number of transactions to and from a fund in a certain number of days.

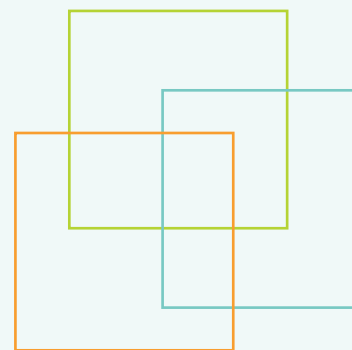
\*\*Total annual operating expense will be reduced on April 1, 2013 to 0.75%.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at [http://www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html). Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.





**Please visit ING Retirement Plans Website at [www.ingretirementplans.com](http://www.ingretirementplans.com) for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your Options.**



# Managing Your Account Your Way



Whether shopping, traveling or investing for retirement, many of us like to do things for ourselves – yet appreciate personal assistance when we need help. That's why you can choose how you want service.

SELF-SERVICE		PERSONAL SERVICE	
			
<b>Automated Phone Line</b>	<b>Website And Mobile App</b>	<b>Customer Service</b>	<b>Local ING Representative*</b>
Toll free: 800-584-6001	Cedars-Sinai.prepare4myfuture.com  Mobile account app for iPhone®, iPad®, iPod Touch®, Android™, and Kindle™ devices  Visit <a href="http://mobile.ingplans.com">mobile.ingplans.com</a> on your smart phone for more information.	Toll free: 800-584-6001	ING Service Center at Cedars-Sinai Medical Center 8700 Beverly Blvd., Suite 1631-A Los Angeles, CA 90048 (located at the rear of the cafeteria in the South Tower, Street Level) 310-423-0974
<ul style="list-style-type: none"> <li>• Check balances</li> <li>• Change your PIN</li> <li>• Check your most recent contribution</li> <li>• Check unit values and interest rates</li> <li>• Check fund performance</li> <li>• Transfer existing money</li> <li>• Change contribution allocations</li> <li>• Request an account statement</li> </ul>	<ul style="list-style-type: none"> <li>• Check balances</li> <li>• View contributions</li> <li>• Make contribution changes</li> <li>• View/update beneficiary<sup>1</sup></li> <li>• Manage investments</li> <li>• Check pending transactions</li> <li>• View statements</li> <li>• View account history</li> <li>• Review personal profile</li> <li>• View fund performance/ investment option fact sheets</li> <li>• Use calculators<sup>1</sup></li> <li>• Review financial education information<sup>1</sup></li> <li>• Get the app – Search "ING Retire" at the iTunes store or Google Play</li> </ul>	<ul style="list-style-type: none"> <li>• Check balances</li> <li>• Make contribution changes</li> <li>• Check/update current beneficiary</li> <li>• Manage investments</li> <li>• Check pending transactions</li> <li>• Get password if lost</li> <li>• Review personal profile</li> <li>• Request duplicate statement</li> <li>• Get help with website</li> <li>• Request forms (as applicable)               <ul style="list-style-type: none"> <li>– rollovers</li> <li>– loans</li> <li>– distributions</li> </ul> </li> <li>• Obtain prospectuses/ investment option fact sheets</li> </ul>	<ul style="list-style-type: none"> <li>• One-on-one appointments</li> <li>• Group educational meetings and seminars</li> <li>• Assistance with enrolling or changing contributions</li> <li>• Assistance with rollovers</li> <li>• Asset allocation assistance/ snapshot</li> <li>• Retirement planning assistance</li> <li>• Receive educational materials and forms</li> </ul> <p><small>*Registered Representative of and securities offered through ING Financial Partners, SIPC.</small></p>
24/7	24/7	Monday-Friday 5:00 a.m. to 6:00 p.m. (PT)	Monday-Friday 7:00 a.m. to 4:30 p.m. (PT)

<sup>1</sup> Available on website only.

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