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SPRING 2013

SBCDCP News

SAN BERNARDINO COUNTY DEFINED CONTRIBUTION PLANS NEWSLETTER

In this issue

ING's San Bernardino team offers personal assistance

For help with your County of San Bernardino 457(b), 401(a), 401(k) or Retirement Medical Trust Plan accounts which are components of the County's Salary Savings Plans, you can rely on ING's County of San Bernardino service team.

These experienced representatives are very knowledgeable about the County's Salary Savings Plans and investment options. You can meet with an ING representative for a one-on-one meeting to review your account and investments at locations throughout the county. They can help you develop a plan for meeting your retirement objectives, prepare a personalized paycheck analysis and provide hypothetical retirement payout illustrations based on your situation. You can also attend a group meeting such as the mid-career seminars which are being presented in conjunction with the San Bernardino County Employees' Retirement Association (SBCERA). For more information on when and where these meetings are held, go to **www.sbcera.org**.

The ING service team has expertise in basic and advanced investing principles, asset allocation and diversification, retirement investment strategies, estate planning, retirement planning for women and coordination of deferred compensation and SBCERA benefits.

To speak with a representative or to schedule a one-on-one appointment, call toll free **(800) 452-5842** or **(909) 748-6468** Monday – Friday, 8 a.m. – 5 p.m. (PST). Or feel free to stop by the local ING office at 1200 California St., Suite 108, Redlands.

George Peterson, CFS | California license 0B04634

On-site Case Manager

As the on-site case manager, George is responsible for coordinating ING's communication, education and face-to-face participant services. He also enrolls employees and provides education and ongoing support to individual participants. George has worked in the financial services industry for more than two decades. A graduate of the University of California, Los Angeles, he completed FINRA Series 6, 7, 24, 63 and 65 exams and holds California, Colorado and Nevada insurance licenses.

Catherine Mattingley | California license 0B06159

With more than 20 years of financial services experience, Catherine has expertise in investment products and services. She assists participants with enrollment, education and other defined contribution retirement plan services. She earned a B.S. in Business Management from Oregon State University and completed FINRA series 6, 7, and 63 exams and holds a California insurance license.

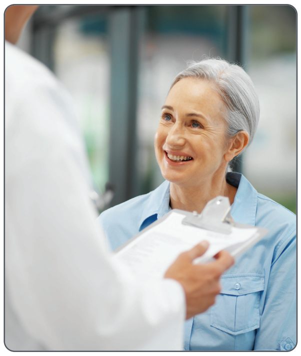
Bob Tan | California license 0C38292

Bob is involved with enrollment, education and ongoing service to participants. With more than 14 years of financial services experience, he is knowledgeable about investment products and services. He earned a Bachelor of Arts degree in psychology from the University of California, Riverside and completed FINRA series 6, 7, 24, 26, 63 and 66 exams and holds a California insurance license.

Salli Wells, LUTCF | California license 0G22331

Salli brings more than 25 years of experience with investment products and services to her role, helping participants with enrollment, education and ongoing services. She completed FINRA series 6, 63, and 65 exams and holds California and Ohio state insurance licenses and a Life Underwriting Training Council Fellow (LUTC) professional designation.

Registered Representatives of and securities offered through ING Financial Partners, member SIPC.



Claims administrator change for the Retirement Medical Trust Plan

Effective on December 7, 2012, the administrator for the County's Retirement Medical Trust (RMT) Plan changed from OptumHealth Financial Services to Genesis Employee Benefits, Inc. Genesis is now responsible for ongoing RMT participant recordkeeping and claims reimbursement. ING remains as the investment provider and will continue to offer on-site participant service to RMT Plan participants. RMT Plan participants received an Investment Welcome Kit with details about the transition in November. RMT account information for both investments and claims review status for retirees is now accessed by visiting **www.ing.com/us/hra/genesis** or by calling **(866) 678-8322**. PLEASE NOTE: You can view prior history for your RMT account on ING's website, but all future information can ONLY be accessed at the new website: **www.ing.com/us/hra/genesis**.

Genesis Employee Benefits, Inc. is not affiliated with the ING family of companies in the U.S.

Reminder to name a beneficiary

Your beneficiary is the person or individuals who would receive your Plan benefits in the event of your death. Keep in mind that naming an entity other than an individual as your beneficiary may have implications on the IRS required minimum distribution payments to beneficiaries. Review your beneficiary designations under the Plans whenever there are changes in your personal situation or at least once a year. Log into your account at **www.ingretirementplans.com/custom/sanbern**, select **My Account**, then **Personal Information**, then **Beneficiary Information**. Or call ING's National Customer Contact Center at **(800) 584-6001**.

You should consider the investment objectives, risks, and charges and expenses of the investment options carefully before investing. Fund prospectuses and an information booklet containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.

quarterly calendar

Transactions made on these dates when the New York Stock Exchange (NYSE) is closed will be processed the following business day that the NYSE is open.

- **Monday, May 27, 2013**
- **Thursday, July 4, 2013**
- **Monday, September 2, 2013**