

ARKANSAS DIAMOND DEFERRED COMPENSATION PLAN HIGHLIGHTS



Joining the Plan

Once your employment status as a new State Employee is verified by the State of Arkansas, you'll receive a password in the mail. To join the Plan, either visit the Web site at <http://myplan.ingplans.com> or call the Information Line at 800-905-1833. You'll need to decide how much you want to save per pay period and how you want your savings invested. Also, please complete and return a beneficiary designation form to the address listed below. If you do not have this form, call the Information Line to request one.

ING
P.O. Box 5179
Boston, MA 02206-5179

Misplaced Your Password?

If you're a current employee and lost your password, there are two ways you can obtain a new one.

- Click on *Forgot your Password?* on the log-in page of the Plan Web site.
- Or call the Plan Information Line and speak to a Participant Services Representative.

Your password will be mailed first class within 3 business days to your address on file.

Contributing to Your Account

You may contribute up to \$16,500 of your pay annually on a pre-tax basis. You can change your contribution amount anytime. You can also roll over pre-tax money from another qualified plan, such as a 401(k), 403(b), IRA, or other 457(b) plan. If you are age 50 or over, you can contribute up to an additional \$5,500.

Investing Your Savings

You may invest your contributions in any combination of the investment options to the right (for actively managed mutual funds, the stock symbol follows the fund name).

You can change your fund selections at any time. If your change request is received by 3 pm CT on a regular business day, your change will be effective that same day. Otherwise, changes will be effective the next business day.

Fixed Account

Nationwide Fixed
Fixed Account plus/VALIC
Interest Guarantee/Diversified

AR Diamond Asset Allocation Lifestyle Models

Conservative
Conservative Moderate
Moderate
Moderate Aggressive
Aggressive

Actively Managed Mutual Funds—Cash and Cash Equivalents

BlackRock Treasury Trust Fund (TTXX)
Federated Auto Government Cash Reserves (AGSXX)

Actively Managed Mutual Funds—Bonds

BlackRock Low Duration Fund (CLDBX)
PIMCO Total Return Fund (PTTRX)*
Loomis Sayles Global Bond Fund (LSGLX)

Actively Managed Mutual Funds—Equity Value

Dodge and Cox Stock Fund (DODGX)
Goldman Sachs Mid Cap Value Fund A (GCMAX)
Royce Low-Priced Stock Fund (RYLPX)

Actively Managed Mutual Funds—Equity Growth

American Funds-Growth Fund of America (RGACX)
Thornburg Core Growth Fund (THCRX)
Sentinel Small Company Fund A (SAGWX)
Artio International Equity Fund A (BJBIX)

Passively Managed Indexed Asset Allocation Models

SSgA Conservative Strategic Balanced Strategy
SSgA Moderate Strategic Balanced Strategy
SSgA Aggressive Strategic Balanced Strategy

Index Fund Series—Equity

S&P 500 Flagship Fund Series A
Russell 3000 Index Funds Series A
Russell 2000 Index Funds Series A
U.S. Total Market Index Strategy Series A

Index Fund Series—International Equity

MSCI EAFE Funds Series A

Index Fund Series—Bonds

Passive Bond Market Index Fund Series A
Long Corporate Index Fund Series A
Long U.S. Government Index Series A

** PIMCO charges a 2% redemption fee if you sell your shares within 7 days of purchase. See the fund's prospectus for more details.*



Accessing and Managing Your Account

Through the Plan Web site (<http://myplan.ingplans.com>) you can enroll in the Plan, get account and Plan information, obtain investment option information, and perform account transactions 24 hours a day. The site also provides a wealth of interactive tools to help you learn more about saving and investing. The Information Line (800-905-1833) is a toll-free, automated telephone system that allows you to enroll in the Plan, get account and Plan information, obtain investment option information, and perform account transactions 24 hours a day. Participant Services Representatives are available to assist you Monday-Friday, from 7 am to 7 pm CT, except on stock market holidays.

Local Representatives

Local Representatives are available for one-on-one consultative meetings, Monday-Friday, from 8:30 am to 5:00 pm CT, except on stock market holidays. To schedule a meeting with a Local Representative, please call 501-301-9900 or toll free 866-271-3327.

DROP Balances

There are benefits with rolling your **DROP** balance into the AR Diamond Plan. Please contact your representative for more information.

Account Statements

Every quarter you will receive an easy-to-read written statement that summarizes your account status, including balance, investment selections, and investment performance.

Withdrawing Money From Your Account

The Plan is designed to help you save for retirement. But there are specific situations where you may be able to withdraw money from your account before retirement to help with certain financial hardships or you may even qualify for the low balance provision. Call the Information Line for more information or to request a withdrawal.

Taking Distributions at Retirement or Upon Termination

If you leave state employment, you have the option of taking distributions from the Plan. Please note that distributions of pre-tax contributions and earnings are taxable when received.

Here are your options:

- Leave the money in the Plan (you must start taking distributions once you reach age 70½)
- Take all the money in cash, called a lump-sum distribution
- Take a lump-sum payment
- Request installment payments
- Roll over the balance to another qualified plan or IRA
(Note: The tax consequences, distribution options, investment choices and participation costs in another plan may differ significantly from those of the Arkansas Diamond Deferred Compensation Plan.)

