

PERAPlus 457 Plan

Create your Plan for the future.



Today most financial experts agree that you will need approximately 80 percent of your income to maintain your current way of life in retirement. And while your PERA Defined Benefit or Defined Contribution Plan may contribute to that amount, you may want additional savings.

That's where the PERAPlus 457 Plan comes into play. The PERAPlus 457 Plan, a voluntary retirement savings program offered through Colorado PERA, can help you create your plan for the future.

Enroll Today!

To join the PERAPlus 457 Plan, go to the account access page at www.copera.org, enter your Social Security number and PERA Personal Identification Number (PIN) and select **Continue**, then click on **Enroll in PERA 457 Plan**. You will then be walked through the steps of Plan enrollment. (If you do not have a PERA PIN, you can request one through PERA's Web site.)

Authorize Contributions to the Plan

You must choose which employer will deduct your contributions for the PERAPlus 457 Plan from the PERA Web site. You will then be linked to the ING Web site in order to choose your contribution amount. Your contribution authorization must be received by 2:00 p.m. (Mountain time) on the 25th of the month (or the first business day after), to be effective for the following month or following payroll period, whichever is later.

Make Investment Elections

Complete the requested personal information and specify how you want your contributions to be invested. Your elections must total 100 percent in whole dollars only.

Who Can Enroll in the Plan?

- All employees working for a PERA employer who is affiliated with the PERAPlus 457 Plan.
- Retirees who have returned to work for a PERA employer who is affiliated with the PERAPlus 457 Plan.



Choose Your Beneficiary

When you enroll, be sure to choose a beneficiary of your PERAPlus457 Plan—someone who will receive your account in the event of your death. A copy of the form is included in this *Enrollment Guide*.

Plan Features



Pre-tax Contributions

You may save 100 percent of your eligible compensation, subject to the annual IRS maximum contribution limits. Contributions will be automatically deducted from your paycheck. If you need help determining how much to save, you can use the retirement planning calculators online at www.copera.org.

Employer Contributions

Your employer may make discretionary contributions on your behalf. Contact your employer for more information on this topic.

Investment Advice

Through the Plan you can access investment advice at no additional cost through ING's Personal Online Advisor, which offers a step-by-step action plan that shows which investments to choose and how much to invest in each one. Or, for a fee (about \$5.00 a month for every \$10,000 in your account) you can choose to have a Professional Account Manager create and monitor a personalized plan for you. For more information, call 1-800-759-7372 and select the PERAPlus option or view the *Service Overview* online by accessing the 457 Web site through www.copera.org.

Vesting

You're always 100 percent vested in your entire account balance.

Purchasing Service Credit

You may use your 457 contributions to purchase eligible service credit or purchase service credit based on a previously refunded account. For more information, review the *Purchasing Service Credit* booklet (available from PERA) or call 1-800-759-7372 (do not select the PERAPlus option).

Catch-Up Contributions

Age 50 Catch-Up

If you are age 50 or older and are contributing the maximum amount allowable to the Plan, you may contribute an additional catch-up contribution, up to the annual IRS limit.

Special Catch-Up

You may be permitted to make extra catch-up contributions to the Plan in the three years prior to attaining normal retirement age. The total amount of contributions (normal and catch-up) cannot exceed IRS contribution limits. The amount available for the special catch-up depends on how much you under-contributed in previous years.

Matching Contributions

Your employer may choose to match a percentage of the amount you contribute to the Plan (not to exceed a yearly IRS total contribution maximum). Contact your employer to see if the employer provides matching contributions.

For detailed information about the PERAPlus 457 Plan, please review *The PERA Deferred Compensation Plan* document, available by calling PERA.

Benefits of Saving with the PERAPlus Program

Get an Immediate Tax Advantage

When you invest in the PERAPlus 457 Plan, your contributions are deducted from your paycheck before income taxes are taken out. This means your taxable income is lower, so the amount deducted from your paycheck for federal income taxes is lower.

The example (at right) shows that if an individual earning \$25,000 annually invests \$1,500 in a tax-deferred savings account like the PERAPlus 457 Plan, he or she will benefit from a \$225 increase in take-home pay compared to what he or she would have received if the same \$1,500 were invested in a taxable savings account.

This illustration is hypothetical and for demonstration purposes only. Assumes an annual salary of \$25,000 and an income tax rate of 15 percent. It is not indicative of any investment. The examples above do not constitute specific tax or investment advice.

Keep More of What You Earn	Saving with a Taxable Account	Saving with a Tax-Deferred Account
Annual salary	\$25,000	\$25,000
Pre-tax savings (6%)	\$ 0	-\$ 1,500
Salary less pre-tax savings	\$25,000	\$23,500
Personal exemption	-\$ 3,500	-\$ 3,500
Standard deduction	-\$ 5,450	-\$ 5,450
Adjusted gross salary	\$ 16,050	\$14,550
Federal income tax (15%)	\$ 2,408	\$ 2,183
Net take-home pay	\$22,592	\$ 21,317
Regular savings	-\$ 1,500	\$ 0
Annual net take-home pay	\$ 21,092	\$ 21,317
	Tax-deferred makes the difference...	\$ 225

Tax-Deferred Compounding Helps You Save Even More

PERAPlus 457 Plan earnings grow tax-deferred and compound over time until you receive the money from the Plan. This means that your account balance grows much faster because all of your earnings are reinvested without being reduced by current income taxes.

The chart below offers a hypothetical example of how tax-deferred compounding can make your savings grow faster.

	5 years	10 years	15 years	20 years	25 years	30 years
Taxable account value	\$13,429	\$30,240	\$51,283	\$77,625	\$110,600	\$151,877
Tax-deferred account value	\$13,954	\$32,776	\$58,164	\$92,408	\$138,599	\$200,903
Difference	\$525	\$2,536	\$6,881	\$14,783	\$27,999	\$49,026

Assumptions: \$200 monthly investment in a taxable versus tax-deferred account earning a 6 percent return and an income tax rate of 25 percent. This is an example and is not intended to guarantee an actual rate of return. Actual returns may be more or less, depending on your investments.



The following chart highlights the differences among the three types of tax-deferred plans that may be available to you. Annual rates of return, administrative and investment expenses, and surrender fees also are important variables that you should compare.

COMPARE	PERAPlus 457	PERAPlus 401(k)	403(b)
Maximum Contribution	Lesser of the annual IRS limit or 100% of gross salary, minus PERA contributions		
Loan Provisions	Yes, up to two at any time	Yes, up to two at any time	May be possible; check with plan administrator
Active Service Withdrawal	Unforeseeable emergency or after age 70½	Financial hardship or after age 59½	Financial hardship or after age 59½
Rollover Provisions	To 401(a) and 401(k) plans; to 403(b) and other 457 plans; and to IRAs		
Tax on Distributions	As ordinary income		
Penalty on Early Withdrawals	No	Yes, unless rolled over or retiring at age 55 or older	Yes, unless rolled over or retiring at age 55 or older
Commission, Load, Surrender, or Payout Fees	None	None	Possible; check with 403(b) administrator
Catch-Up	Yes		
Purchase Service Credit	Yes	Yes	May be possible, ask about surrender fees

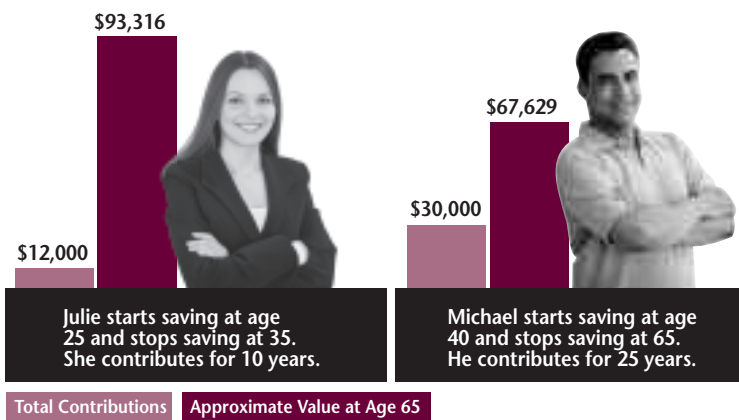
Remember that it is often difficult to discern what fees are being charged in different plans. Very often, it's not an "apples-to-apples" comparison. You need to determine what management fee each fund is charging (usually represented as basis points, or as a percentage of the total amount of money you have in that fund), in addition to the monthly administrative fees charged by the Plan. These fees are assessed monthly, so you'll have to review the bottom line to determine your total cost.

Benefit From Investing Regularly

Making regular contributions to the PERAPlus 457 Plan allows you to take advantage of a strategy called dollar-cost averaging. You buy shares of a fund by investing the same amount of money on a regular schedule, regardless of the market price of the investment. Dollar-cost averaging allows you to buy more shares when the price is lower and fewer shares when the price is higher. The result is a potentially lower average cost per share compared to a lump-sum investment.

Saving Early Pays Off

Saving with the PERAPlus 457 Plan is one of the best ways to take advantage of both pre-tax contributions and tax-deferred growth. The longer you have to save, the more time your money will have to grow. Saving early lets you take advantage of compounding, as illustrated in the chart below.



Assumptions: Each individual makes a \$100 monthly contribution earning 6 percent annually compounded return. This is an example and is not intended to guarantee an actual rate of return. Actual returns may be more or less, depending on your investments.

PERAdvantage Investment Options

Through the PERAPlus 457 Plan, you have access to the following PERAdvantage investment options.

Primary investment options:

PERAdvantage Target Retirement Date Funds:
PERAdvantage Income, 2015, 2020, 2025, 2030, 2035, 2040, 2045, 2050, 2055

PERAdvantage Capital Preservation Fund

PERAdvantage Fixed Income Fund

PERAdvantage Real Return Fund

PERAdvantage U.S. Large Cap Stock Fund

PERAdvantage International Stock Fund

PERAdvantage U.S. Small and Mid Cap Stock Fund

Additional investment options:

PERAdvantage SRI Fund

Self-Directed Brokerage Option

If you do not choose how you want your contributions to be invested, your money will be placed in the PERAdvantage Target Retirement Date Fund based on your date of birth and expected retirement at age 65 as described in the table to right.

See Investment Fund Details on pages 8–9.

Pick a Path

PERAdvantage investment options allow you to select your investments by choosing one of the two paths below that best describe your level of investment knowledge.

I am not sure how to invest.

If you feel like you don't have the time or knowledge to make investment decisions, consider this option.

Choose a Target Retirement Date Fund. You can make one investment decision by choosing one fund, based on your expected retirement date (see chart below). Target Retirement Date funds are designed to automatically grow more conservative as you reach your retirement date.

Fund	Date of Birth Range
PERAdvantage Income Fund	December 31, 1947 or earlier
PERAdvantage 2015 Fund	January 1, 1948 – December 31, 1952
PERAdvantage 2020 Fund	January 1, 1953 – December 31, 1957
PERAdvantage 2025 Fund	January 1, 1958 – December 31, 1962
PERAdvantage 2030 Fund	January 1, 1963 – December 31, 1967
PERAdvantage 2035 Fund	January 1, 1968 – December 31, 1972
PERAdvantage 2040 Fund	January 1, 1973 – December 31, 1977
PERAdvantage 2045 Fund	January 1, 1978 – December 31, 1982
PERAdvantage 2050 Fund	January 1, 1983 – December 31, 1987
PERAdvantage 2055 Fund	January 1, 1988 or later

For an additional fee, ING's managed account program can provide a personalized savings and investment plan, implement your plan, monitor your plan, and make ongoing changes to keep you on track. For more information, call 1-800-759-7372, select the **PERAPlus option** and ask to speak with an ING Advisor.

I am comfortable making my own investment decisions.

If you have the time and knowledge to learn about your investment options and want to be responsible for making investment changes, consider these options.

Choose a Mix of Primary Investments with Available Advice. You choose which PERAdvantage investment options you'd like to invest in and what percentage of your contributions is invested in each. If you need help deciding what asset allocation is right for you, online investment advice is available at no additional cost.

Choose Additional Investment Options. You may also invest in an SRI fund that screens for various social causes. A Self-Directed Brokerage Account is available for an additional fee.

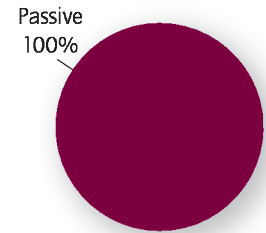
Investment Fund Details

For details on these funds, including the objective, investment strategy, and underlying investment managers, access the 457 Web site through www.copera.org.

PERAdvantage Target Retirement Date Funds: PERAdvantage Income, 2015, 2020, 2025, 2030, 2035, 2040, 2045, 2050, and 2055 funds

Each fund will be 100 percent comprised of the corresponding BlackRock LifePath® Index Target Retirement Date Fund. These funds will grow more conservative as they reach their target retirement date. The funds provide a diverse mix of quality index-based commingled trust funds assembled to provide exposure to U.S. large-cap equities; U.S. small- and mid- cap equities; international equities; global real estate; commodities; U.S. inflation-linked bonds; U.S. bonds; and money market.

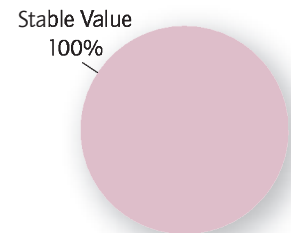
Benchmarks: Custom blends for each fund weighted in proportion to the fund mix



PERAdvantage Capital Preservation Fund

Assets in this fund will be 100 percent invested in a Great-West Stable Value Fund.

Benchmark: Hueler Stable Value Index



PERAdvantage Fixed Income Fund

Assets in this fund will be automatically invested in two different categories: passive and core plus.

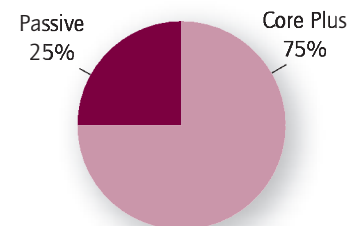
Passive

BlackRock U.S. Debt Index Fund

Core Plus

PIMCO Total Return Fund

Benchmark: Barclays Capital Aggregate Bond Index



PERAdvantage Real Return Fund

Assets in this fund will be automatically invested in two different categories: TIPS (Treasury Inflation-Protected Securities) and real return.

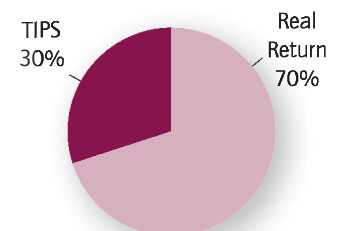
TIPS

SSgA U.S. Inflation Protected Bond Index Fund

Real Return

SSgA Real Assets Fund

Benchmark: 30 percent Barclays Capital U.S. TIPS Index and 70 percent composite of the following indices: DJ-UBS Commodity Total Return Index, Barclays Capital U.S. TIPS Index, Dow Jones U.S. Select REIT Index, S&P Global LargeMidCap Commodity and Resource Index



PERAdvantage U.S. Large Cap Stock Fund

Assets in this fund will be automatically invested in four different categories: passive, value, core, and growth.

Passive

PERA Russell
1000™ Index
Portfolio

Value

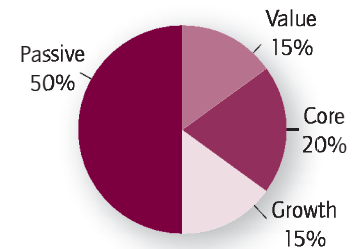
LSV Asset Management
U.S. Large Cap Value
Equity Portfolio

Core

PERA Growth &
Income Portfolio

Growth

Winslow Capital
Management Large Cap
Growth Portfolio



Benchmark: Russell 1000™ Index

PERAdvantage International Stock Fund

Assets in this fund will be automatically invested in three different categories: passive, value, and growth.

Passive

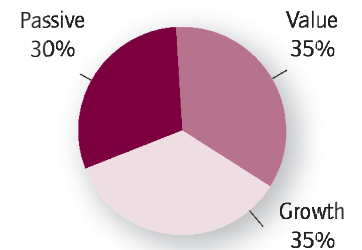
BlackRock MSCI ACWI
ex-U.S. IMI Index Fund

Value

Dodge & Cox International
Stock Fund

Growth

Harding Loevner
International Equity
Strategy Portfolio



Benchmark: MSCI ACWI ex-U.S. Index

PERAdvantage U.S. Small and Mid Cap Stock Fund

Assets in this fund will be automatically invested in three different categories: passive, value, and growth.

Passive

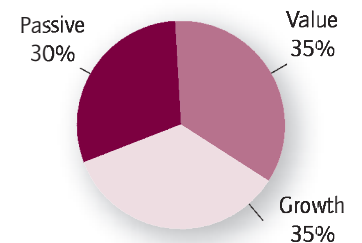
BlackRock Russell 2500™
Index Fund

Value

Dimensional Fund Advisors
U.S. Targeted Value Fund

Growth

TimesSquare Small/Mid
Cap Growth Portfolio

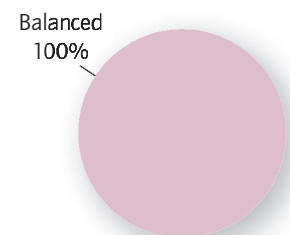


Benchmark: Russell 2500™ Index

PERAdvantage SRI Fund

This fund will be 100 percent invested in the Pax World Balanced Institutional Fund.

Benchmark: 60 percent S&P 500 Index, 40 percent Barclays U.S. Capital Aggregate Bond Index



Self-Directed Brokerage Account

You can choose investments beyond the primary funds using a Self-Directed Brokerage Account with TD Ameritrade. You must transfer \$1,000 or more to open a Self-Directed Brokerage Account and must keep at least \$500 invested in the primary PERAdvantage funds. Money in the primary funds will be used to pay the annual \$50 self-directed brokerage fee and the 0.14 percent annual Plan administration asset-based fee on the balance in your brokerage account. You will also be subject to additional transaction and management fees for your activities and investments in the brokerage account. For more information or to open an account, call 1-800-759-7372 and select the PERAPlus option.

Managing Your Account

Transactions and Information

Most transactions and information requests can be made by logging on to your account at www.copera.org (select **Account Access**, then log on to your account, and select **457 Account Access**) or by calling **1-800-759-7372** and selecting the **PERAPlus option**.

To access your account information or make transactions, you will need your Social Security number and Personal Identification Number (PIN). You can use your PIN to access all of your PERA accounts.

If you prefer to speak with a Participant Service Representative, call **1-800-759-7372** and select the **PERAPlus** option weekdays from 6:00 a.m. to 6:00 p.m. (Mountain time), excluding New York Stock Exchange holidays. You must have your PIN to access account information from a Participant Service Representative.

Changing Your Contribution Amount

To change your contribution amount, log on to your PERAPlus 457 account through www.copera.org.

Transferring Money Among Investment Options

- Move money between investment options or across all investment options (reallocate your balances) online or over the phone
- Transfers may be made in 1 dollar or 1 percent increments
- You cannot transfer money from one investment option to another and back to the original option in the same day

Rolling Over Money From a Former Employer's Retirement Plan

You can transfer or "roll over" money from a former employer's retirement plan to your PERAPlus 457 Plan. You can also roll money from an Individual Retirement Account (IRA) to your Plan account, provided that the entire balance in the IRA is attributable to pre-tax contributions and earnings.

To roll over money:

- Contact your previous employer to request a direct rollover; the rollover check must be made out to: PERAPlus 457 Plan, for the benefit of (your name)
- Complete a **457 Plan Rollover Form** available at www.copera.org or by calling **1-800-759-7372** and send it with your rollover check to the address indicated on the form

Quarterly Account Statements

Each quarter you will receive a statement that summarizes your account status, including total account balance, investment selections, and the current value of each investment. Statements are also available online.

Fees

You will pay a Plan administration flat fee of \$1.00 per month. If you also participate in the PERAPlus 401(k) Plan or PERA DC Plan, you will pay \$1.00 per month for each plan.

To ensure that administrative costs are equitable among all Plan participants, you will also pay a Plan administration asset-based fee of 0.14 percent on each PERAdvantage fund. That fee is automatically built in to the total asset-based fee you see in the chart below.

PERAdvantage Target Retirement Date Funds	0.26%
PERAdvantage Capital Preservation Fund	0.35%
PERAdvantage Fixed Income Fund	0.50%
PERAdvantage Real Return Fund	0.32%
PERAdvantage U.S. Large Cap Stock Fund	0.36%
PERAdvantage International Stock Fund	0.60%
PERAdvantage U.S. Small and Mid Cap Stock Fund	0.56%
PERAdvantage SRI Fund	0.71%

If you have a Self-Directed Brokerage Account, you will pay an annual \$50 Self-Directed Brokerage fee and a 0.14 percent annual Plan administration asset-based fee on the balance in your brokerage account.

For more details on the investment fees, access the 457 Web site through www.copera.org. Fees are subject to change.

Accessing Money from Your Account

Although the primary function of your PERAPlus 457 Plan is saving for your retirement, we understand there are times you may need access to your money.

Distribution Options for Active Employees

Unforeseeable Emergency Withdrawals*

You may be able to withdraw money from your PERAPlus 457 Plan for the following circumstances:

- An illness or accident involving you; your beneficiary; your spouse or your beneficiary's spouse; or your dependent or beneficiary's dependent.
- Loss of you or your beneficiary's property due to casualty (including the need to rebuild a home following damage to a home not otherwise covered by homeowner's insurance, such as the result of a natural disaster).
- The imminent foreclosure of or eviction from your primary residence or your beneficiary's primary residence.
- To pay for medical expenses for you; your beneficiary; your spouse or your beneficiary's spouse; or your dependent or beneficiary's dependent, including nonrefundable deductibles, as well as the cost of prescription drug medication.
- To pay for funeral expenses of your spouse; your beneficiary; your beneficiary's spouse; your dependent or your beneficiary's dependent for taxable years beginning on or after January 1, 2005.

Documentation of an unforeseeable emergency withdrawal must be provided. The amount withdrawn cannot exceed the amount needed to satisfy the emergency plus any federal and state income taxes and penalties. You must exhaust all your loan options before applying for an unforeseeable emergency withdrawal. Contributions to the Plan must be suspended for six months after processing your request.

Withdrawals from the Plan may be subject to 20 percent federal tax withholding. Ordinary income taxes may apply.

* *Unforeseeable emergency withdrawals are subject to voluntary tax withholding on the distribution. However, ordinary income tax will apply. State and local taxes may also apply. For the specific tax consequences of your withdrawal, please consult your tax adviser.*

** *The interest rate for loans is the prime rate as quoted in The Wall Street Journal in effect at the time you apply for the loan, plus 1 percent. The rate is subject to change by the PERA Board of Trustees.*

Age 70½ Withdrawals

- If you are age 70½ or older, you may begin taking withdrawals from your account.
- Withdrawals may be subject to 20 percent federal tax withholding unless the funds are rolled over to another qualified plan or IRA.

Taking a Loan From Your PERAPlus 457 Plan Account

You can borrow from your 457 account balance and pay back the loan, plus interest, through automatic checking or savings account deductions.**

- There are two loan types available: general and residential.
- You may borrow a minimum of \$1,000 up to a maximum of \$50,000 or 50 percent of your account balance reduced by your highest outstanding loan balance during the past 12 months. For example:
 - If your balance is \$1,000–\$10,000, you may borrow the entire balance (less the \$75 loan fee and 5 percent for market fluctuations).
 - If your balance is \$10,001–\$20,000, you may borrow up to \$10,000 (less the \$75 loan fee and 5 percent for market fluctuations).
 - If your balance is \$20,001 and greater, you may borrow 50 percent of the balance, not to exceed \$50,000.
- You may have a maximum of two outstanding loans at one time; if you default on a loan, you are not eligible to take another loan.
- A \$75 nonrefundable loan application fee applies for each loan taken.

You can request a loan on the 457 Web site through www.copera.org or by form. Download a loan application from www.copera.org or request a loan application by calling 1-800-759-7372 and selecting the PERAPlus option.



You can elect to have your lump-sum distribution rolled over to a qualified plan, 457 plan, 403(b) plan, or IRA (if the plan accepts rollover money from other plans). If you elect a direct rollover, you will not owe federal income taxes on your distribution in the year it is paid.

Distribution Options for Terminated Employees

When you leave PERA-covered employment, you have the following choices regarding the money in your Plan account:

- Leave the money in the Plan (you must start distributions once you reach age 70½)
- Request installment payments
- Roll over the balance to another qualified plan, governmental 457 plan, 403(b), or IRA
- Take the money in cash, called a lump-sum distribution

Tax Considerations

Any money withdrawn from your 457 account is subject to ordinary federal and state income tax.

Partial withdrawals can be taken by participants who are retired or disabled, or who have terminated PERA-covered employment. There is no minimum withdrawal amount.

Notes:

Periodic payments of 10 years or more are not eligible for rollover. You may transfer Plan funds to purchase or reinstate service credit. Contact PERA for more information on purchasing or reinstating service.

Distributions from the Plan may be subject to federal, state, and local tax withholding. The distribution provisions in the PERAPlus 457 Plan may be different than the distribution provisions in other plans. Consult your tax adviser or financial planner before deciding how to take your distribution.

Special Circumstances

Domestic Relations Orders (DRO)

A Domestic Relations Order (DRO) for the PERAPlus 457 Plan may be used to divide your 457 account in a marital dissolution. If PERA receives a valid DRO for your 457 account, a one-time payment will be made to your former spouse in accordance with the terms of the DRO.

If you are contemplating a DRO for your 457 account in conjunction with your marital dissolution, please contact PERA to obtain the *PERA Benefits and Divorce* kit, which contains detailed instructions and the DRO forms you must use.

Military Leave

If you missed contributions to the PERAPlus 457 Plan while on military leave, you may have increased 457 contributions deducted from your paycheck, upon re-employment, to make up for contributions missed while on leave. You may take up to three times the period you were absent from PERA-covered employment to make up missed contributions due to military leave. This make-up period cannot exceed five years. More information is available in the *PERA Leaves and Sabbaticals* brochure, available at www.copera.org.

457 Plan Beneficiary Designation Form



ING
Attn: Colorado PERA 457 Plan
PO Box 23219
Jacksonville, FL 32241-3219
Fax: 1-888-310-6019

Member SSN

- -

Participant Information

Participant Name _____ Date of Birth _____
Last First M.I.

Mailing Address _____
Street, Route, or Box Number City State ZIP Code

Home Telephone Number () _____

Employer Name _____

Employer Mailing Address _____
Street, Route, or Box Number City State ZIP Code

Work Telephone Number () _____

Beneficiary Information

Your designation can only be changed by you. Your divorce, annulment, or any dissolution or declaration of invalidity of your marriage SHALL NOT revoke the beneficiary named below as your designated beneficiary unless you revoke the designation by submitting a new form. Colorado Revised Statute § 15-11-804 does not act to revoke a spouse's designation as a beneficiary.

To change your existing beneficiary information, please fill in the name and relationship of the individuals you would like to designate as your future beneficiaries. A primary beneficiary is the person who is your first choice to receive your 457 Plan benefits if you should die. A contingent beneficiary is the person who would receive your 457 Plan benefits if your primary beneficiary should die prior to your death. You may name one or more primary and contingent beneficiaries. Your contingent beneficiaries will not receive benefits unless all of your primary beneficiaries predecease you.

Name of Primary Beneficiary	Relationship	Social Security Number	Date of Birth	% Payable
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Name of Contingent Beneficiary	Relationship	Social Security Number	Date of Birth	% Payable
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

(Total=100%)
(Total=100%)

Authorization

The execution of this form and delivery thereof to ING for the PERA:us 457 Plan revokes all prior designations that I have made.

Signature of Participant _____ Date _____

Please return your completed form to: ING
Attn: Colorado PERA 457 Plan
PO Box 23219
Jacksonville, FL 32241-3219





1-800-759-7372

www.copera.org