

Following is information regarding the 2010 Commonwealth of Virginia Defined Contribution Plans' Regional Education Meetings. The content of the Regional Education Meetings is updated each year to address the changing needs of Plan participants.

Registration is not required for any meeting. Presenters will be available following the last session for individual questions. Or, call **1-VRS-DC-PLAN1 (1-877-327-5261)** and select Option 2 to speak with a local registered representative.

In 2010, the following seminars will be offered:

- **Getting Started - An Overview of Long-Term Planning for Financial Security:** Provides a basic overview of financial tools such as budgeting and debt management with an emphasis on long-term planning. Appropriate for employees starting out in their career.
- **Deferred Compensation and Cash Match Plans Overview:** Provides a basic overview of the Plans and investment options available. Appropriate for those employees who are eligible for Deferred Compensation and Cash Match Plans.
- **Managing Your Defined Contribution Plan Accounts:** Provides an overview of the Plans' investment options and reviews basic investment principals. Appropriate for all employees.
- **Retirement Distribution Strategies:** Reviews the Plans' distribution options and provides information on potential taxes and penalties. Appropriate for participants nearing retirement or retirees.

2010 Schedule

Topics will be presented at the times and locations indicated below. Seminars are approximately one-hour long, with the exception of Retirement Distribution Strategies which will run approximately 90 minutes.

Date	Getting Started	Deferred Compensation and Cash Match Plans Overview	Managing Your Defined Contribution Plan Accounts	Retirement Distribution Strategies	Location	Presenter Information
Thursday, March 11	9:00 a.m.	10:15 a.m.	11:15 a.m.	1:30 p.m.	Northern VA Graduate Center 7054 Haycock Road, Room 221 Falls Church	David Detamore 1-877-327-5261 Option 2, Ext. 11 david.detamore@us.ing.com
Friday, March 19	9:00 a.m.	10:15 a.m.	11:15 a.m.	1:30 p.m.	SunTrust Center 919 E. Main Street 4th Floor, Tidewater Room Richmond	Kelly Hiers 1-877-327-5261 Option 2, Ext. 13 kelly.hiers@us.ing.com
Tuesday, March 23	9:00 a.m.	10:15 a.m.	11:15 a.m.	1:30 p.m.	CCWA/John Tyler Community College 13101 Jeff Davis Hwy Bird Hall, Room B116 Chester	Kelly Hiers 1-877-327-5261 Option 2, Ext. 13 kelly.hiers@us.ing.com
Wednesday, March 31	9:00 a.m.	10:15 a.m.	11:15 a.m.	1:30 p.m.	VDOT/Lynchburg 4219 Campbell Avenue Training Center Lynchburg	Janice Parker 1-877-327-5261 Option 2, Ext. 14 janice.parker@us.ing.com
Tuesday, April 6	9:00 a.m.	10:15 a.m.	11:15 a.m.	1:30 p.m.	DEQ 5636 Southern Blvd. Conference Room 1 & 2 Virginia Beach	Mackenzie Moss 1-877-327-5261 Option 2, Ext. 12 mackenzie.moss@us.ing.com
Tuesday, April 13	9:00 a.m.	10:15 a.m.	11:15 a.m.	1:30 p.m.	University of Mary Washington 1301 College Avenue Fredericksburg	David Detamore 1-877-327-5261 Option 2, Ext. 11 david.detamore@us.ing.com
Wednesday, April 14	9:00 a.m.	10:15 a.m.	11:15 a.m.	1:30 p.m.	SunTrust Center 919 E. Main Street 4th Floor, Tidewater Room Richmond	Kelly Hiers 1-877-327-5261 Option 2, Ext. 13 kelly.hiers@us.ing.com
Thursday, April 15	9:00 a.m.	10:15 a.m.	11:15 a.m.	1:30 p.m.	Southside Community College/Christanna Campus 109 Campus Drive Workforce Development Center, Room 108 Alberta	Mackenzie Moss 1-877-327-5261 Option 2, Ext. 12 mackenzie.moss@us.ing.com
Wednesday, April 28	9:00 a.m.	10:15 a.m.	11:15 a.m.	1:30 p.m.	City of Radford Public Library 30 West Main Street Radford	Janice Parker 1-877-327-5261 Option 2, Ext. 14 janice.parker@us.ing.com

Date	Getting Started	Deferred Compensation and Cash Match Plans Overview	Managing Your Defined Contribution Plan Accounts	Retirement Distribution Strategies	Location	Presenter Information
Thursday, April 29	9:00 a.m.	10:15 a.m.	11:15 a.m.	1:30 p.m.	Piedmont Virginia Community College 501 College Drive - Auditorium (Rm. 229) Charlottesville	Kelly Hiers 1-877-327-5261 Option 2, Ext. 13 kelly.hiers@us.ing.com
Thursday, May 6	9:00 a.m.	10:15 a.m.	11:15 a.m.	1:30 p.m.	Southside Community College/Christanna Campus 200 Daniel Road Workforce Development Center, Room 103 Keysville	Mackenzie Moss 1-877-327-5261 Option 2, Ext. 12 mackenzie.moss@us.ing.com
Monday, May 10	9:00 a.m.	10:15 a.m.	11:15 a.m.	1:30 p.m.	Germanna Community College 1000 Germanna Point Drive Fredericksburg	David Detamore 1-877-327-5261 Option 2, Ext. 11 david.detamore@us.ing.com
Monday, May 13	9:00 a.m.	10:15 a.m.	11:15 a.m.	1:30 p.m.	Blue Ridge Community College 1 College Drive Plecker Center, P126C Weyers Cave	Kelly Hiers 1-877-327-5261 Option 2, Ext. 13 kelly.hiers@us.ing.com
Monday, May 17	9:00 a.m.	10:15 a.m.	11:15 a.m.	1:30 p.m.	SunTrust Center 919 E. Main Street 4th Floor, Tidewater Room Richmond	Kelly Hiers 1-877-327-5261 Option 2, Ext. 13 kelly.hiers@us.ing.com
Tuesday, May 25	9:00 a.m.	10:15 a.m.	11:15 a.m.	1:30 p.m.	VA Museum of Natural History 21 Starling Avenue Martinsville	Janice Parker 1-877-327-5261 Option 2, Ext. 14 janice.parker@us.ing.com
Thursday, June 10	9:00 a.m.	10:15 a.m.	11:15 a.m.	1:30 p.m.	VDOT - Culpeper District 1601 Orange Road Culpeper	David Detamore 1-877-327-5261 Option 2, Ext. 11 david.detamore@us.ing.com
Saturday, June 12	9:00 a.m.	10:15 a.m.	11:15 a.m.	1:30 p.m.	Bedford Public Library 231 North Bridge Street Bedford	Janice Parker 1-877-327-5261 Option 2, Ext. 14 janice.parker@us.ing.com
Thursday, June 17	9:00 a.m.	10:15 a.m.	11:15 a.m.	1:30 p.m.	SunTrust Center 919 E. Main Street 4th Floor, Tidewater Room Richmond	Kelly Hiers 1-877-327-5261 Option 2, Ext. 13 kelly.hiers@us.ing.com
Thursday, June 17	9:00 a.m.	10:15 a.m.	11:15 a.m.	1:30 p.m.	Thomas Nelson Community College 99 Thomas Nelson Drive Moore Hall, Espada Room Hampton	Mackenzie Moss 1-877-327-5261 Option 2, Ext 12 mackenzie.moss@us.ing.com
Wednesday, July 14	9:00 a.m.	10:15 a.m.	11:15 a.m.	1:30 p.m.	SunTrust Center 919 E. Main Street 4th Floor, Tidewater Room Richmond	Kelly Hiers 1-877-327-5261 Option 2, Ext. 13 kelly.hiers@us.ing.com
Thursday, July 15	9:00 a.m.	10:15 a.m.	11:15 a.m.	1:30 p.m.	Jamestown/Yorktown Foundation 2218 Jamestown Road (Rte. 31S), Classroom E Jamestown	Mackenzie Moss 1-877-327-5261 Option 2, Ext 12 mackenzie.moss@us.ing.com
Thursday, July 22	9:00 a.m.	10:15 a.m.	11:15 a.m.	1:30 p.m.	VDOT - Northern Virginia 14685 Avion Parkway Chantilly	David Detamore 1-877-327-5261 Option 2, Ext. 11 david.detamore@us.ing.com
Tuesday, July 27	9:00 a.m.	10:15 a.m.	11:15 a.m.	1:30 p.m.	Dept. of Mines, Minerals & Energy 3405 Mountain Empire Road Big Stone Gap	Janice Parker 1-877-327-5261 Option 2, Ext. 14 janice.parker@us.ing.com

Date	Getting Started	Deferred Compensation and Cash Match Plans Overview	Managing Your Defined Contribution Plan Accounts	Retirement Distribution Strategies	Location	Presenter Information
Tuesday, August 10	9:00 a.m.	10:15 a.m.	11:15 a.m.	1:30 p.m.	SunTrust Center 919 E. Main Street 4th Floor, Tidewater Room Richmond	Kelly Hiers 1-877-327-5261 Option 2, Ext. 13 kelly.hiers@us.ing.com
Thursday, September 16	9:00 a.m.	10:15 a.m.	11:15 a.m.	1:30 p.m.	SunTrust Center 919 E. Main Street 4th Floor, Tidewater Room Richmond	Kelly Hiers 1-877-327-5261 Option 2, Ext. 13 kelly.hiers@us.ing.com
Monday, October 18	9:00 a.m.	10:15 a.m.	11:15 a.m.	1:30 p.m.	SunTrust Center 919 E. Main Street 4th Floor, Tidewater Room Richmond	Kelly Hiers 1-877-327-5261 Option 2, Ext. 13 kelly.hiers@us.ing.com