

SDB Participant Release Form

I understand that this is a self-directed brokerage ("SDB") account that allows me to select from mutual funds and/or other types of investments in addition to the various core investment options in my employer's retirement savings plan ("Plan"), and that the SDB provider establishes its own commission and fee schedule which is subject to change without the approval of my employer, Plan Sponsor, Plan Administrator, Plan Trustee(s), or ING Retirement Services.

I have read and understand the SDB information contained in my Plan Highlights and Self-Directed Brokerage Fund Profile Sheet, and acknowledge that the Plan Administrator for my Plan can fully liquidate my SDB account and restrict it from further use if I do not maintain at least the minimum account balance required in the core investment options and/or do not comply with other SDB account rules.

I understand that the SDB provider and the providers of investment options available through the SDB option may have investment policies (including trading restrictions) that vary from those that apply to the core investment options available under the Plan and that I am responsible for compliance with all such investment policies.

I understand that if I transfer more than one contribution type to the SDB, earnings (or losses) that accrue in the SDB will be allocated proportionately to each contribution type. When an amount is transferred back from the SDB, earnings (or losses) that accrued in the SDB will be allocated proportionately into the core investment options based upon the contribution types in the SDB prior to the returning transfer, regardless of whether such earnings (or losses) are attributable to investments in the SDB that were purchased with amounts originally transferred to the SDB from such contribution type.

This may include a contribution type subject to a vesting schedule under the Plan, if applicable, if assets from that contribution type were invested in the SDB.

I understand that none of the SDB investment options have been reviewed for suitability by my employer, Plan Sponsor, Plan Administrator, Plan Trustee(s), or ING Retirement Services and that I am solely responsible for determining which, if any, of the SDB investment options are suitable for me.

I am a knowledgeable investor and understand that many of the SDB investment options contain significant risks and fees. I have determined that one or more of the SDB investment options is more suitable for me and my investment objectives than the core investment options and hereby accept the additional risks and fees associated with the SDB investment options.

I affirm that using the SDB is my choice and that I have sought the advice of an investment professional to the extent I deem necessary. I agree that I am solely responsible for, and agree to release, hold harmless and indemnify ING Retirement Services, my employer, Plan Sponsor, Plan Administrator, Plan Trustee(s), the SDB provider and their directors, officers, employees and agents, or any fiduciaries

responsible for the plan, from any and all liability for any negative consequences, losses, costs or expenses that result from (1) my election to use the SDB option or (2) any investment decisions I make in connection with the SDB option; provided that such losses, costs or expenses do not result from any breach of duty, negligence, errors or omissions of ING Retirement Services, my employer, Plan Sponsor, Plan Administrator, Plan Trustee(s), the SDB provider and their directors, officers, employees and agents, or any fiduciaries responsible for the plan, in carrying out my election or investment decisions.

I agree that if there is any controversy between me and the SDB provider, its agents or affiliates arising out of or relating in any way to my SDB account, including but not limited to transactions of any kind made on my behalf by, through or with the SDB provider, its agents or affiliates, that I must arbitrate that controversy. I understand that arbitration is final and binding on all parties and that arbitration means the parties are waiving their rights to seek remedies in court.

By Signing below, I am agreeing with all of the above noted terms and conditions and understand that my acceptance is a legally binding electronic signature with the same force and affect as if I had signed on paper.

Name

Date