

INFORMATION SHARING AGREEMENT

The agreement is between the Employer (or the Employer's delegate) and the Issuer identified below.

The agreement applies to any 403(b) contract issued by the Issuer on behalf of a participant or beneficiary (pursuant to sections 1.403(b)-(2)(b) (3) and (12) of the Treasury Regulations) pursuant to an exchange from a prior issuer's 403(b) contract as described in section 1.403(b)-10(b) of the Treasury Regulations under the Employer's Internal Revenue Code Section 403(b) plan (the "403(b) Plan").

By signing below, the Employer acknowledges that the 403(b) Plan under which the Issuer's 403(b) contract is maintained permits exchanges and the Issuer's 403(b) contract is available under the 403(b) Plan.

By signing below, Employer and Issuer agree to share with each other the following information from time to time:

1. Information necessary for the Issuer's 403(b) contract, or any other contract to which contributions have been made by the Employer under the 403(b) Plan on behalf of the participant or beneficiary, to satisfy section 403(b), including information concerning the participant's employment, if applicable, and information that takes into account the participant or beneficiary's other section 403(b) contracts or qualified employer plans (such as whether a severance from employment has occurred for purposes of the distributions restrictions in §1.403(b)-6 of the Final Treasury Regulations and whether the hardship withdrawal rules of §1.403(b)-6(d)(2) are satisfied).
2. Information necessary for the Issuer's contract, or any other contract to which contributions have been made by the Employer under the 403(b) Plan on behalf of the same individual, to satisfy other tax requirements (such as whether a plan loan satisfies the conditions in Internal Revenue Code section 72(p)(2) so that the loan is not a deemed distribution under section 72(p)(2)).
3. Any other information required to comply with the applicable laws and regulations.

The Employer agrees to provide the Issuer with a list of all issuers approved to issue 403(b) contracts to participants or beneficiaries under the 403(b) Plan and Issuer agrees to cooperate with respect to sharing information as described in this Agreement.

The Issuer agrees to request information regarding a prior 403(b) contract from the prior issuer at the time of an exchange into a 403(b) contract issued by the Issuer and provide information to any successor issuer in any subsequent exchange transaction out of the Issuer's 403(b) contract. In the absence of available information regarding all or any portion of a 403(b) contract, the Issuer shall rely on the rules described in §1.403(b)-6(d)(3) of the Final Treasury Regulations.

Employer Name (please print)

Name/Title of Authorized Signatory of Employer* (please print)

Phone Number

Phone Number

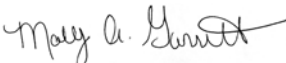
Address

X _____
Authorized Signature on behalf of Employer

Date

*If you are an authorized delegate of the Employer please provide appropriate supporting documentation.

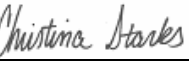
ING Life Insurance and Annuity Company as Issuer of 403(b) annuity contracts by:

X 

Molly Garrett
Vice President

Date

ReliaStar Life Insurance Company, as Issuer of 403(b) annuity contracts by:

X 

Christina Starks
Vice President

Date

Please sign, make a copy for your records, and return the original to ING, P.O. Box 5050, Minot, ND 58702.