

Montgomery County Public Schools  
Fund Fees and Fund Expenses for Investment Options as of October 31, 2011  
ING Retirement Plus 403(b) and ING Education Custom Choice 457(b)

This information is being provided to you at the request of the Plan Sponsor.

Fund #	Fund Name	Management Fees	12b-1 Fees	Other Expenses	Total Fund Expenses	Waivers & Adjustments	Net Fund Expenses*	Fiscal Year	Prospectus Date
1	ING Growth and Income Portfolio - Class I	0.50%	0.00%	0.10%	0.60%	0.00%	0.60%	31-Dec-10	29-Apr-11
3	ING Money Market Portfolio - Class I <sup>1</sup>	0.25%	0.00%	0.09%	0.34%	0.00%	0.34%	31-Dec-10	29-Apr-11
4	ING Intermediate Bond Portfolio - Class I	0.40%	0.00%	0.10%	0.50%	0.00%	0.50%	31-Dec-10	29-Apr-11
8	ING Balanced Portfolio - Class I	0.50%	0.00%	0.14%	0.64%	0.00%	0.64%	31-Dec-10	29-Apr-11
31	ING Strategic Allocation Growth Portfolio - Class I	0.08%	0.00%	0.74%	0.82%	-0.07%	0.75%	31-Dec-10	29-Apr-11
32	ING Strategic Allocation Moderate Portfolio - Class I	0.08%	0.00%	0.71%	0.79%	-0.09%	0.70%	31-Dec-10	29-Apr-11
33	ING Strategic Allocation Conservative Portfolio - Class I	0.08%	0.00%	0.68%	0.76%	-0.11%	0.65%	31-Dec-10	29-Apr-11
35	ING Index Plus LargeCap Portfolio - Class I	0.35%	0.00%	0.09%	0.44%	0.00%	0.44%	31-Dec-10	29-Apr-11
42	ING Small Company Portfolio - Class I	0.75%	0.00%	0.10%	0.85%	0.00%	0.85%	31-Dec-10	29-Apr-11
50	ING BlackRock Science and Technology Opport Port - Class I	0.95%	0.00%	0.10%	1.05%	0.00%	1.05%	31-Dec-10	29-Apr-11
52	ING Index Plus SmallCap Portfolio - Class I	0.40%	0.00%	0.09%	0.49%	0.00%	0.49%	31-Dec-10	29-Apr-11
53	ING Index Plus MidCap Portfolio - Class I	0.40%	0.00%	0.08%	0.48%	0.00%	0.48%	31-Dec-10	29-Apr-11
73	Franklin Small Cap Value Securities Fund - Class 2	0.51%	0.25%	0.18%	0.94%	-0.01%	0.93%	31-Dec-10	01-May-11
75	Lord Abbett Series Fund Mid Cap Value Portfolio - CI VC	0.75%	0.00%	0.46%	1.21%	0.00%	1.21%	31-Dec-10	01-May-11
76	Invesco V.I. Capital Appreciation Fund - Series I Shares	0.62%	0.00%	0.29%	0.91%	0.00%	0.91%	31-Dec-10	02-May-11
79	Invesco V.I. Core Equity Fund - Series I Shares	0.61%	0.00%	0.28%	0.89%	0.00%	0.89%	31-Dec-10	02-May-11
80	ING SmallCap Opportunities Portfolio - Class I	0.75%	0.00%	0.16%	0.91%	0.00%	0.91%	31-Dec-10	29-Apr-11
81	ING MidCap Opportunities Portfolio - Class I	0.72%	0.00%	0.14%	0.86%	-0.01%	0.85%	31-Dec-10	29-Apr-11
100	ING Thornburg Value Portfolio - Initial Class	0.65%	0.00%	0.25%	0.90%	0.00%	0.90%	31-Dec-10	29-Apr-11
1001	American Century Inflation-Adjusted Bond Fund - Inv Class	0.47%	0.00%	0.01%	0.48%	0.00%	0.48%	31-Mar-11	01-Aug-11
1003	American Funds The Bond Fund of AmericaSM - Class R-4	0.21%	0.25%	0.16%	0.62%	0.00%	0.62%	31-Dec-10	01-Mar-11
1008	Columbia Mid Cap Value Fund - Class A Shares	0.70%	0.25%	0.20%	1.15%	0.00%	1.15%	28-Feb-11	01-Jul-11
101	Calvert VP SRI Balanced Portfolio	0.70%	0.00%	0.21%	0.91%	0.00%	0.91%	31-Dec-10	30-Apr-10
1019	ING Clarion Real Estate Portfolio - Service Class	0.72%	0.25%	0.16%	1.13%	-0.27%	0.86%	31-Dec-10	11-Apr-11
105	ING UBS U.S. Large Cap Equity Portfolio - Initial Class	0.70%	0.00%	0.15%	0.85%	-0.10%	0.75%	31-Dec-10	02-Feb-11

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107	Fidelity® VIP Overseas Portfolio - Initial Class	0.71%	0.00%	0.15%	0.86%	0.00%	0.86%	31-Dec-10	30-Apr-11
108	Fidelity® VIP Equity-Income Portfolio - Initial Class	0.46%	0.00%	0.10%	0.56%	0.00%	0.56%	31-Dec-10	30-Apr-11
109	Fidelity® VIP Growth Portfolio - Initial Class	0.56%	0.00%	0.11%	0.67%	0.00%	0.67%	31-Dec-10	30-Apr-11
111	ING T. Rowe Price Growth Equity Portfolio - Initial Class	0.60%	0.00%	0.15%	0.75%	0.00%	0.75%	31-Dec-10	31-Dec-10
1117	Loomis Sayles Small Cap Value Fund - Retail Class	0.75%	0.25%	0.30%	1.30%	-0.09%	1.21%	30-Sep-10	01-Feb-11
1120	Neuberger Berman Socially Responsive Fund - Trust Class	0.91%	0.10%	0.12%	1.13%	0.00%	1.13%	31-Aug-11	28-Feb-11
1167	ING Solution 2055 Portfolio - Service Class <sup>2</sup>	0.10%	0.25%	0.84%	1.19%	0.00%	1.19%	31-Dec-10	29-Apr-11
1172	Cohen & Steers Realty Shares, Inc.	0.81%	0.00%	0.18%	0.99%	0.00%	0.99%	31-Dec-10	01-May-11
1208	American Funds Fundamental InvestorsSM - Class R-4	0.25%	0.25%	0.16%	0.66%	0.00%	0.66%	31-Dec-10	01-Mar-11
1213	ING Large Cap Value Portfolio - Institutional Class	0.65%	0.00%	0.14%	0.79%	-0.10%	0.69%	31-Dec-10	29-Apr-11
1214	ING Pioneer Mid Cap Value Portfolio - Institutional Class	0.64%	0.00%	0.00%	0.64%	0.00%	0.64%	31-Dec-10	29-Apr-11
1218	ING Columbia Small Cap Value II Portfolio - Service Class	0.75%	0.25%	0.15%	1.15%	0.00%	1.15%	31-Dec-10	29-Apr-11
1220	ING Pioneer High Yield Portfolio - Initial Class	0.60%	0.00%	0.15%	0.75%	-0.04%	0.71%	31-Dec-10	29-Apr-11
1232	ING Templeton Global Growth Portfolio - Service Class	0.89%	0.25%	0.01%	1.15%	0.00%	1.15%	31-Dec-10	29-Apr-11
1252	Artisan International Fund - Investor Shares	0.93%	0.00%	0.30%	1.23%	0.00%	1.23%	30-Sep-10	09-Mar-11
1307	ING Core Growth and Income Portfolio - Service Class	0.79%	0.25%	0.00%	1.04%	-0.19%	0.85%	31-Dec-10	30-Jun-11
1315	Lazard U.S. Mid Cap Equity Portfolio - Open Shares	0.75%	0.25%	0.17%	1.17%	0.00%	1.17%	31-Dec-10	12-Apr-11
133	Fidelity® VIP Contrafund® Portfolio - Initial Class	0.56%	0.00%	0.09%	0.65%	0.00%	0.65%	31-Dec-10	30-Apr-11
1331	Pioneer Emerging Markets VCT Portfolio - Class I	1.15%	0.00%	0.30%	1.45%	0.00%	1.45%	31-Dec-10	31-Dec-10
1348	Wanger International	0.86%	0.00%	0.21%	1.07%	-0.03%	1.04%	31-Dec-10	01-May-11
1377	Columbia Diversified Equity Income Fund - Class R4	0.55%	0.00%	0.36%	0.91%	0.00%	0.91%	30-Sep-10	01-Jul-11
1413	ING Marsico Growth Portfolio - Institutional Class	0.81%	0.00%	0.01%	0.82%	0.00%	0.82%	31-Dec-10	29-Apr-11
1445	American Funds SMALLCAP World Fund® - Class R-4	0.64%	0.25%	0.20%	1.09%	0.00%	1.09%	30-Sep-10	01-Dec-10
1551	ING International Index Portfolio - Class I	0.38%	0.00%	0.19%	0.57%	-0.07%	0.50%	31-Dec-10	30-Jun-11
1554	ING U.S. Bond Index Portfolio - Class I	0.32%	0.00%	0.15%	0.47%	-0.01%	0.46%	31-Dec-10	29-Apr-11
1557	ING Russell™ Large Cap Index Portfolio - Class I	0.25%	0.00%	0.14%	0.39%	-0.02%	0.37%	31-Dec-10	29-Apr-11
1560	ING Russell™ Mid Cap Index Portfolio - Class I	0.31%	0.00%	0.12%	0.43%	0.00%	0.43%	31-Dec-10	18-Oct-10
1563	ING Russell™ Small Cap Index Portfolio - Class I	0.33%	0.00%	0.15%	0.48%	-0.02%	0.46%	31-Dec-10	31-Dec-10

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1584	Alger Green Fund - Class A	0.71%	0.25%	0.48%	1.44%	-0.19%	1.25%	31-Oct-10	01-Mar-11
1586	ING Templeton Foreign Equity Portfolio - Initial Class	0.79%	0.00%	0.17%	0.96%	0.00%	0.96%	31-Dec-10	29-Apr-11
1595	Amana Income Fund	0.88%	0.25%	0.08%	1.21%	0.00%	1.21%	31-May-11	09-Sep-11
1601	ING Solution Moderate Portfolio - Service Class2	0.10%	0.25%	0.66%	1.01%	0.00%	1.01%	31-Dec-10	29-Apr-11
1602	ING Solution Growth Portfolio - Service Class2	0.10%	0.25%	0.73%	1.08%	0.00%	1.08%	31-Dec-10	30-Apr-10
1612	Amana Growth Fund	0.81%	0.25%	0.08%	1.14%	0.00%	1.14%	31-May-11	09-Sep-11
1613	ING Clarion Global Real Estate Portfolio - Institutional	0.79%	0.00%	0.19%	0.98%	-0.09%	0.89%	31-Dec-10	29-Apr-11
178	Templeton Global Bond Fund - Class A	0.40%	0.25%	0.28%	0.93%	-0.01%	0.92%	31-Aug-11	28-Feb-11
187	Ariel Fund	0.59%	0.25%	0.22%	1.06%	0.00%	1.06%	30-Sep-10	01-Feb-11
190	Oppenheimer Developing Markets Fund - Class A	0.83%	0.25%	0.27%	1.35%	0.00%	1.35%	31-Aug-11	28-Feb-11
191	Wells Fargo Advantage Special Small Cap Value Fund - Class A	0.79%	0.00%	0.68%	1.47%	-0.12%	1.35%	31-Oct-10	01-Mar-11
193	Pax World Balanced Fund - Individual Investor Class	0.50%	0.25%	0.21%	0.96%	0.00%	0.96%	31-Dec-10	01-May-11
2015	ING BlackRock Large Cap Growth Portfolio - Institutional	0.80%	0.00%	0.01%	0.81%	0.00%	0.81%	31-Dec-10	01-May-09
2040	ING Global Resources Portfolio - Service Class	0.64%	0.25%	0.01%	0.90%	0.00%	0.90%	31-Dec-10	29-Apr-11
228	ING International Value Portfolio - Class I	0.80%	0.00%	0.21%	1.01%	-0.01%	1.00%	31-Dec-10	29-Apr-11
264	ING Davis New York Venture Portfolio - Service Class	0.80%	0.25%	0.10%	1.15%	-0.02%	1.13%	31-Dec-10	29-Apr-11
2656	USAA Precious Metals and Minerals Fund - Adviser Shares	0.78%	0.00%	0.37%	1.15%	0.00%	1.15%	31-May-11	01-Oct-11
2711	ING Russell™ Large Cap Value Index Portfolio - Class S	0.45%	0.25%	0.22%	0.92%	-0.17%	0.75%	31-Dec-09	30-Apr-10
2713	ING Russell™ Large Cap Growth Index Portfolio - Class I	0.45%	0.00%	0.13%	0.58%	-0.10%	0.48%	31-Dec-10	29-Apr-11
2718	ING Russell™ Mid Cap Growth Index Portfolio - Class S	0.45%	0.25%	0.19%	0.89%	-0.10%	0.79%	31-Dec-09	30-Apr-10
290	Invesco Mid Cap Core Equity Fund - Class A	0.68%	0.25%	0.28%	1.21%	0.00%	1.21%	31-Dec-10	02-May-11
422	ING Global Bond Portfolio - Initial Class	0.50%	0.00%	0.21%	0.71%	-0.17%	0.54%	31-Dec-10	04-May-11
432	ING Oppenheimer Global Portfolio - Initial Class	0.60%	0.00%	0.06%	0.66%	0.00%	0.66%	31-Dec-10	01-May-09
435	ING JPMorgan Mid Cap Value Portfolio - Service Class	0.75%	0.25%	0.25%	1.25%	0.00%	1.25%	31-Dec-10	31-Dec-10
436	ING Baron Small Cap Growth Portfolio - Service Class	0.85%	0.25%	0.24%	1.34%	-0.03%	1.31%	31-Dec-10	31-Dec-10
437	ING Invesco Van Kampen Comstock Portfolio - Service Class	0.60%	0.25%	0.25%	1.10%	-0.04%	1.06%	31-Dec-10	31-Dec-10
439	ING PIMCO Total Return Portfolio - Service Class	0.50%	0.25%	0.09%	0.84%	0.00%	0.84%	31-Dec-10	29-Apr-11
440	ING American Century Small-Mid Cap Value Portfolio - Service	1.00%	0.25%	0.26%	1.51%	-0.31%	1.20%	31-Dec-10	29-Apr-11

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449	ING T. Rowe Price Diversified Mid Cap Growth Port - Initial	0.64%	0.00%	0.02%	0.66%	0.00%	0.66%	31-Dec-10	01-May-09
452	ING Invesco Van Kampen Equity and Income Portfolio - Initial	0.55%	0.00%	0.10%	0.65%	0.00%	0.65%	31-Dec-10	01-May-09
572	American Funds The Growth Fund of America® - Class R-4	0.27%	0.25%	0.16%	0.68%	0.00%	0.68%	31-Aug-11	28-Feb-11
573	American Funds EuroPacific Growth Fund® - Class R-4	0.42%	0.25%	0.18%	0.85%	0.00%	0.85%	31-Mar-11	01-Jun-11
616	ING MFS Total Return Portfolio - Service Class	0.69%	0.25%	0.01%	0.95%	0.00%	0.95%	31-Dec-10	31-Dec-10
617	ING T. Rowe Price Equity Income Portfolio - Service Class	0.64%	0.25%	0.01%	0.90%	0.00%	0.90%	31-Dec-10	29-Apr-11
7007	ASTON/Fairpointe Mid Cap Fund - Class N	0.72%	0.25%	0.18%	1.15%	0.00%	1.15%	31-Oct-10	01-Mar-11
7280	BlackRock Mid Cap Value Opportunities Fund - Inv A Shares	0.65%	0.25%	0.39%	1.29%	0.00%	1.29%	31-Jan-11	26-May-11
742	ING Large Cap Growth Portfolio - Institutional Class	0.55%	0.00%	0.13%	0.68%	-0.08%	0.60%	31-Dec-10	29-Apr-11
747	ING Solution 2015 Portfolio - Service Class <sup>2</sup>	0.10%	0.25%	0.66%	1.01%	0.00%	1.01%	31-Dec-10	29-Apr-11
752	ING JPMorgan Small Cap Core Equity Portfolio - Service Class	0.88%	0.25%	0.00%	1.13%	0.00%	1.13%	31-Dec-10	29-Apr-11
759	ING Solution 2025 Portfolio - Service Class <sup>2</sup>	0.10%	0.25%	0.75%	1.10%	0.00%	1.10%	31-Dec-10	29-Apr-11
762	ING Solution 2035 Portfolio - Service Class <sup>2</sup>	0.10%	0.25%	0.80%	1.15%	0.00%	1.15%	31-Dec-10	29-Apr-11
765	ING Solution 2045 Portfolio - Service Class <sup>2</sup>	0.10%	0.25%	0.83%	1.18%	0.00%	1.18%	31-Dec-10	31-Dec-10
768	ING Solution Income Portfolio - Service Class <sup>2</sup>	0.10%	0.25%	0.58%	0.93%	0.00%	0.93%	31-Dec-10	31-Dec-10
770	ING T. Rowe Price International Stock Portfolio - Service	0.54%	0.25%	0.22%	1.01%	0.00%	1.01%	31-Dec-10	21-Jan-11
771	ING MFS Utilities Portfolio - Service Class	0.60%	0.25%	0.17%	1.02%	0.00%	1.02%	31-Dec-10	29-Apr-11
772	ING Pioneer Fund Portfolio - Institutional Class	0.73%	0.00%	0.00%	0.73%	0.00%	0.73%	31-Dec-10	29-Apr-11
776	ING BlackRock Health Sciences Opportunities Portfolio - Srv	0.75%	0.25%	0.00%	1.00%	0.00%	1.00%	31-Dec-10	29-Apr-11
778	ING FMR SM Diversified Mid Cap Portfolio - Service Class	0.63%	0.25%	0.02%	0.90%	0.00%	0.90%	31-Dec-10	29-Apr-11
779	ING JPMorgan Emerging Markets Equity Portfolio - Service	1.25%	0.25%	0.01%	1.51%	0.00%	1.51%	31-Dec-10	30-Apr-10
787	ING PIMCO High Yield Portfolio - Service Class	0.49%	0.25%	0.00%	0.74%	0.00%	0.74%	31-Dec-10	29-Apr-11
788	ING T. Rowe Price Capital Appreciation Portfolio - Service	0.64%	0.25%	0.01%	0.90%	0.00%	0.90%	31-Dec-10	29-Apr-11
789	ING Invesco Van Kampen Growth and Income Portfolio - Service	0.64%	0.25%	0.01%	0.90%	0.00%	0.90%	31-Dec-10	29-Apr-11
818	American Funds New Perspective Fund® - Class R-4	0.39%	0.25%	0.17%	0.81%	0.00%	0.81%	30-Sep-10	01-Dec-10
819	American Funds Washington Mutual Investors FundSM - R-4	0.25%	0.25%	0.16%	0.66%	0.00%	0.66%	30-Apr-11	01-Jul-11
820	Wanger Select	0.80%	0.00%	0.13%	0.93%	0.00%	0.93%	31-Dec-10	01-May-11
821	Wanger USA	0.86%	0.00%	0.12%	0.98%	-0.01%	0.97%	31-Dec-10	01-May-11

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830	ING Artio Foreign Portfolio - Service Class	0.89%	0.25%	0.03%	1.17%	0.00%	1.17%	31-Dec-10	29-Apr-11
832	Oppenheimer Main Street Small- & Mid-Cap Fund®/VA	0.70%	0.00%	0.15%	0.85%	-0.05%	0.80%	31-Dec-10	29-Apr-11
833	PIMCO VIT Real Return Portfolio - Administrative Class	0.50%	0.00%	0.16%	0.66%	-0.01%	0.65%	31-Dec-10	29-Apr-11
834	Pioneer High Yield VCT Portfolio - Class I Shares	0.65%	0.00%	0.16%	0.81%	0.00%	0.81%	31-Dec-10	01-May-11

Fund management fees and other fund operating expenses will apply, based upon the investment option chosen. Please refer to the Contract Prospectus Summary for individual fund fee information.

A Mortality and Expense Risk Charge of 0.70% applies on all variable investment options.

***You should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options offered through a retirement plan, carefully before investing. The prospectuses/prospectus summaries containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.***

<sup>1</sup> *An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, there is no assurance it will be able to do so. While the fund's objective includes the preservation of capital, it is possible to lose money by investing in the fund.*

<sup>2</sup> Important Information about the ING Solution Portfolios ("Target Date Funds"): There is no guarantee that any investment option will achieve its stated objective. Principal value fluctuates and there is no guarantee of value at anytime, including the target date. The "target date" is the approximate date when an investor plans to start withdrawing their money. When their target date is reached, they may have more or less than the original amount invested. For each target-date portfolio, until the day prior to its target date, the portfolio will seek to provide total returns consistent with an asset allocation targeted for an investor who is retiring in approximately each portfolio's designated target year. On the target date, the portfolio will seek to provide a combination of total return and stability of principal. Stocks are more volatile than bonds, and portfolios with a higher concentration of stocks are more likely to experience greater fluctuations in value than portfolios with a higher concentration in bonds. Foreign stocks and small- and mid-cap stocks may be more volatile than large-cap stocks. Investing in bonds also entails credit risk and interest rate risk. Generally investors with longer timeframes can consider assuming more risk in their investment portfolio. The ING Solution Portfolios<sup>SM</sup> are actively managed and the asset allocation adjusted over time. The portfolios may merge with or change to other portfolios over time. Refer to the prospectus for more information about the specific risks of investing in the various assets classes included in the ING Solution Portfolios.

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**\*Net Fund Expenses Column:** Net Expense is the fund-level fees and expenses applicable under this product/program. Fees and expenses are subject to change and may vary based on fund size, reimbursements, etc. Net fund operating expenses shown above include investment management/advisory fees, 12b-1 fees (if applicable) and other operating expenses. For certain funds, the investment adviser or other service provider to the fund may waive a portion of its fees or reimburse certain fund expenses, which will reduce the expense ratio of the fund for the period of the waiver or adjustment. The amount of such waivers and adjustments as stated in the fund's most current prospectus. These waivers and adjustments may not necessarily continue in the future. If the fund imposes 12b-1 fees, such payments are made out of fund assets. Some funds may charge a fund redemption fee when shareholders redeem their shares please refer to the prospectus for more information on redemption fees if applicable. These fees and expenses do not include any separate account charges that may be assessed.

Important Information:

Variable annuities under a retirement plan are long-term investments designed for retirement purposes. Money taken from the 403(b) plan and the 457 plan will be taxed as ordinary income in the year the money is distributed. If withdrawals are taken from the 403(b) plan prior to age 59 ½, an IRS 10% premature distribution penalty tax will apply. This IRS premature distribution penalty tax does not apply to 457 plans. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than its original amount invested. An annuity does not provide any additional tax deferral benefit, as tax deferral is provided by the plan. Annuities may be subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject. However, an annuity does provide other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.

Any insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by ING Life Insurance and Annuity Company ("ILIAC"). Fixed annuities are issued by ILIAC. ILIAC is solely responsible for meeting its obligations. Plan administrative services provided by ILIAC or ING Institutional Plan Services, LLC ("IIPS"). Neither ILIAC nor IIPS engage in the sale or solicitation of securities. All companies are members of the ING family of companies. **Securities distributed by ING Financial Advisers, LLC (member SIPC) or other broker-dealers with which it has a selling agreement. C11-1201-005 (12/11)**