Information Sharing Agreements on file as of 03/09/09. Agreements may remain in effect until terminated by reasonable notice by either the investment company or PCCD.

1. AIG Valic
2. American Fidelity Assurance
3. American Funds
4. Ameriprise Financial
5. AXA Equitable Life Insurance Company
6. Fidelity Investments
7. Franklin Templeton Bank & Trust
8. FTJ FundChoice, LLC
9. Great American Life Insurance Company
10. Industrial-Alliance Pacific Life Company
11. Lincoln National Life
12. MetLife Insurance Company
13. New York Life Insurance & Annuity Corporation
14. North American Company for Life Health
15. Oppenheimer Funds
16. Pacific Life Insurance Company
17. Reliastar
18. RSG Securities
19. Security Benefit Group
20. Symetra Life Insurance Company
21. Thrivent Financial for Lutherans
22. TIAA CREF
23. Transamerica Life Insurance Company
24. USAA Life Insurance Company
25. Waddell & Reed

New 403bASP

Previously signed ISA, but subsequently revoked
Allianz Life Insurance
Conseco Life Insurance Company
State Farm
Van Kampen Investments
VanGuard

403(b) Compliance Update
January 2009
Professional Development Day 1/13/09

Effective January 1, 2009, the IRS requires 403(b) plan vendors to sign Information Sharing Agreements (ISA) with plan sponsors and/or employers offering tax-deferred 403(b) plans to employees.

PCCD has actively pursued the ISA from each of our current 403(b) plan vendors since early 2007. To date, we have received the ISA required from the vendors noted. By the end of the 2009 calendar year, IRS regulations will prohibit PCCD from forwarding tax deferred 403(b) money to any company that has not agreed to accept the money under new guidelines.

Did you know that?

...some companies in the tax-deferred market today may revoke their agreements already in place?

...some companies make the business decision to engage in agreements with mega-platform companies, like FTJ FundChoice or 403bASP.

Tax-deferred investing is a highly personal decision. Consult with your personal financial planner for options.

Check in with your personal financial planner or take advantage of counseling opportunities through ING financial planners. Call Doug Lytton, Peralta Representative, at 760.855.8728 to schedule your personal appointment.