



**CITY OF AUSTIN**  
**PLAN PROVISIONS AND SERVICE DOCUMENT (PPSR)**  
**SERVICE SELECTION DOCUMENT**

**AUGUST 20, 2010**

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**Purpose of Document:**

The document will contain the plan provision variables that will be established for new client projects.

SERVICE SELECTION DOCUMENT										
CLIENT INFORMATION										
1. Client Name	City of Austin									
2. Plan Name – LINE 1	457 Deferred Compensation Plan									
3. Plan Name – LINE 2										
4. Number of Plans (separate SSD for each plan)	1									
5. Client Street Address	City Hall, 301 West 2 <sup>nd</sup> Street									
6. Client City, State, Zip Code	Austin, TX 78701									
7. OMNI Plan Number(s)	TBD									
8. Plan Type	457 Plan									
9. Services to be Provided (select all that apply)	Custodial Services Communications Enrollment Meetings ING Advisor Service Self-Directed Brokerage									
GENERAL INFORMATION										
10. Plan Year End	12/31									
11. IRS Plan Number	74-6000085									
12. Tax ID number	74-6000085									
13. Number of Employees and Participants	<table border="0" style="width: 100%;"> <tr> <td># of Eligible non participating</td> <td style="text-align: right;">6,000</td> </tr> <tr> <td># of Actives</td> <td style="text-align: right;">6,800</td> </tr> <tr> <td># of Terminated</td> <td style="text-align: right;">TBD</td> </tr> <tr> <td># of Ineligible's</td> <td style="text-align: right;">0</td> </tr> </table>		# of Eligible non participating	6,000	# of Actives	6,800	# of Terminated	TBD	# of Ineligible's	0
# of Eligible non participating	6,000									
# of Actives	6,800									
# of Terminated	TBD									
# of Ineligible's	0									
14. Number of Plans maintain by ING	1									
15. Number of manual transactions per month	<b>Manual Transaction</b>	<b>Indicate #</b>								
	Loan Issuance	TBD								
	Loan Repayments	TBD								
	Unforeseen Emergency W/Ds	TBD								
	Rollover Contributions	TBD								
	Other, indicate type	TBD								
16. Are there any plan amendments required to address any ING's plan features? If so, explain.	No									

SERVICE SELECTION DOCUMENT	
CLIENT CONTACT INFORMATION	Name, Number(s), Email Address
17. Main Project contact	Tim Atkinson, (512) 554-2595, <a href="mailto:Timothy.Atkinson@ci.austin.tx.us">Timothy.Atkinson@ci.austin.tx.us</a>
18. Payroll Contact	Ingrid Whitley, , (512) 974-2029, <a href="mailto:Ingrid.Whitley@ci.austin.tx.us">Ingrid.Whitley@ci.austin.tx.us</a>
19. HR contact	Gail Ray, (512) 974-3409, <a href="mailto:Gail.Ray@ci.austin.tx.us">Gail.Ray@ci.austin.tx.us</a>
20. HR Manager	Tommy Tucker, (512) 974-3220, <a href="mailto:Tommy.Tucker@ci.austin.tx.us">Tommy.Tucker@ci.austin.tx.us</a>
21. IT contact	Hans Mandala, (512) 974-3208, <a href="mailto:Hans.Mandala@ci.austin.tx.us">Hans.Mandala@ci.austin.tx.us</a>
22. Communications Contact	Karen Haywood, (512) 974-3465, <a href="mailto:Karen.Haywood@ci.austin.tx.us">Karen.Haywood@ci.austin.tx.us</a>
23. Consultant	Jim Link, (215)557-1222, <a href="mailto:linkj@pfm.com">linkj@pfm.com</a>
ING CONTACT INFORMATION	Name, Number(s), Email Address
24. Project Manager	Maggie Shen, (617)376-4617, <a href="mailto:Maggie.Shen@us.ing.com">Maggie.Shen@us.ing.com</a>
25. Business Analyst	Liz Gruszka, (617)376-8314, <a href="mailto:Elizabeth.Gruszka@us.ing.com">Elizabeth.Gruszka@us.ing.com</a>
26. Implementation Manager	John Morrissey, (617)376-4297, <a href="mailto:John.Morrissey@us.ing.com">John.Morrissey@us.ing.com</a>
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28. Operations Manager	Brian Merrick, (617)376-4617, <a href="mailto:Brian.Merrick@us.ing.com">Brian.Merrick@us.ing.com</a>
29. Communications Manager	Ron Campana, (617)376-9153, <a href="mailto:Ronald.Campana@us.ing.com">Ronald.Campana@us.ing.com</a>
30. Communications Specialist	Marcy Loomis, (617)376-9170, <a href="mailto:Marcy.Loomis@us.ing.com">Marcy.Loomis@us.ing.com</a>
31. Field Operations	Kenje Mallot, (904)791-2127, <a href="mailto:Kenje.Mallot@us.ing.com">Kenje.Mallot@us.ing.com</a>
32. ING Advisor Service	Michael Doto, (617)376-1762, <a href="mailto:Michael.Doto@us.ing.com">Michael.Doto@us.ing.com</a>
33. Investments	Kevin McGrath, (617)276-9032, <a href="mailto:Kevin.McGrath@us.ing.com">Kevin.McGrath@us.ing.com</a>
34. Marketing	Harriet Jacobs, (818)265-4705, <a href="mailto:Harriet.Jacobs@us.ing.com">Harriet.Jacobs@us.ing.com</a>
WEBSITE/CONTACT CENTER/IVR	
35. Plan Website URL:	DCAustin.com
36. Web/Contact Center/IVR Information Line Name	City of Austin 457 Deferred Compensation Plan
37. 800 (Toll-Free) Number for client	877-66-Austin (877-662-8784)
38. Contact Center TDD # for Hearing Impaired	866-731-0124
39. Contact Center number for Brokerage account	TBD
40. Should all participants with email address default to Go Green?	Yes. Email addresses will be converted from the prior record-keeper, if available; or participants may choose to update their email address on the web site.
41. Go Green web page will continues to pop up every XX days until participant has elected green.	30 days

SERVICE SELECTION DOCUMENT				
42. Fund Performance periods to display on Web and IVR	Prior Month	X	Prior Quarter	X
	Calendar YTD	X	Previous 3 years	X
	Previous 3 months	X	Previous 5 years	X
	Previous 6 months	X	Previous 10 years	X
	Previous 12 months	X	Inception-to-date	X
43. Should the Website/IVR display/voice fund prices?		Yes		
44. Should historical fund prices on the web?		Yes		
45. Should 2 digits or 6 digits be voiced on the IVR for prices?		2		
46. Indicate the plan order	<b>Plan names</b>			<b>Plan #</b>
	Plan name #1 City of Austin 457 Deferred Compensation Plan			TBD
	Plan name #2 N/A			N/A
	Plan name #3 N/A			N/A
47. Will this plan use the Distribution Specialist option?		Yes		
48. Will CCC's (Customer Contact Center) need to be available for a period during the transition?		Yes		
49. If yes to previous question, indicate the period the CCC's will start inquiry period?		30 days before plan goes live		
50. Will there be a message required on the IVR prior to live date? If yes, indicate message		Yes Welcome to the City of Austin Deferred Compensation Plan Information Line. If you are calling to inquire about the plan transition, press 0 to speak to a Customer Service Representative. ING will begin full transactional services for your plan on November 1, 2010.		
51. What is the client's time zone? (For Web/IVR: what time zone will participants see and hear?)		Central		
52. What is the CCC start time?		7:00 AM CT		
53. What is the CCC end time?		7:00 PM CT		
54. Are expanded hours allowed for CCC?		No		
55. If the caller needs to be referred back to the client, who should he/she be referred to:		Tim Atkinson via email from the Client Relationship Manager		
56. Should website display the participants address?		Yes		

SERVICE SELECTION DOCUMENT	
<b>VESTING - 100% IMMEDIATELY</b>	
<b>START UP ACTIVITIES</b>	
<b>PASSWORDS</b>	
57. Password format will be 6 digit numeric?	Yes
Note: The initial password will be assigned as random 6 digit number	
58. PINs will be generated and mailed:	All new enrollments
59. Will participants be forced to change PIN when they first log in?	Yes
60. Will participants have the option of setting up an 8 - 20 character User Name to be used for login in place of the SSN?	Yes
61. Will participants have the ability to establish password reset capability by choosing 3 security questions?	Yes
62. Will participants be able to utilize the Alternate Security process without a PIN by providing SSN, address, and Date of Birth? (Any transaction that does not produce a check)	Yes
<b>PLAN ELIGIBILITY</b>	
63. Plan eligibility will be completed by:	Immediate Eligibility
64. Will ING maintain all employees or only eligible employees on the record keeping system?	All Eligible employees (City of Austin tracks Eligibility)
65. What method is used to determine plan eligibility?	Immediate Eligibility
66. If Elapsed time, what is the requirement?	N/A
67. If Hour Count Plan Year, what is the requirement?	N/A
If Hour Count Anniversary Year, Anniversary hours must be tracked separately from Plan Year hours until the one year period from hire date to anniversary date is complete. Once this point is reached eligibility will change to straight plan year tracking.	
68. What is the frequency of enrollment once a participant is eligible?	First pay period after hire date and when an account is established at ING
69. Eligibility age for full-time employees:	No age requirement
70. Are part time/limited service employees eligible to participate in the plan? <i>(Part time defined as employees who accumulate less than 1000 hours annually.)</i>	N/A. City of Austin tracks Eligibility
71. If yes, explain eligibility rules for part time employees: (requires receipt of part time/full time indicator from payroll)	N/A

<b>SERVICE SELECTION DOCUMENT</b>	
<b>ENROLLMENT</b>	
72. Enrollment kits for newly eligible employees will be distributed by:	Client – Insert page in new employee information kit Other, please indicate: By field representatives at meetings
73. Does this plan allow enrollment on Front-end applications?	Yes
74. Enrollments will be processed via:	Enrollment via IVR, CCC, Web Enrollment Form to Client & Field Office
<b>AUTOMATIC ENROLLMENT – N/A</b>	
<b>REHIRED EMPLOYEE PROCESS</b>	
75. What is the rehire process?	City of Austin sends a new hire date for rehire participants. ING makes participant status to be active and updates Date of Hire in the system to the new hire date.
76. If eligibility occurs after waiting period, what is waiting period:	Immediate eligibility
77. Will recalculated date of Hire be sent with payroll?	N/A
<b>CENSUS/DEMOGRAPHIC INTERFACE</b>	
78. How will active participant data be sent to ING?	FTP transmission
79. How will census data for the Separated Employees, Beneficiaries, and Alternate Payees be received by ING?	Customer Website – Terminated employees and non-employees can update address information
<b>CONTRIBUTION RATES</b>	
<b>CONTRIBUTION RATE CHANGE OVERVIEW</b>	
80. Are Pre-Tax contribution rates stored in dollars (\$) or percent (%)?	Both Dollars (\$) and Percentages (%)
81. How often will participants be permitted to change their employee contribution percentages/dollar amounts at ING?	Daily – Deferral change information will be sent back to the City of Austin bi-weekly. Only the latest change prior to the feedback cutoff time will be sent back to the city.
82. Will ING feed back Contribution rates to the client payroll?	Yes
83. On what frequency will the feedback file/report be sent?	Bi-Weekly
84. If contribution is received for a person with no investment elections on file, is the contribution invested to the plan default fund (all sources)?	No – ING will reject the transaction and return money back to payroll
85. What is the Contribution percentage increment? (0-99%)	1%
86. What is the default investment election?	There is no default investment election
87. Will rates be zeroed out upon receipt of Terminated information?	Yes
88. Will contribution rates be suspended when participant takes an unforeseen emergency withdrawal?	Yes – 6 months

<b>SERVICE SELECTION DOCUMENT</b>	
<b>CONTRIBUTION RATE CHANGE – PRE TAX</b>	
89. What is the maximum and minimum Pre-tax deferral % allowed?	Minimum: 1% Maximum: 70%
90. What is the maximum and minimum Pre-tax deferral \$ allowed?	Minimum: \$10 Maximum: \$999,999
<b>CONTRIBUTION RATE CHANGE – BONUS</b>	
91. Are Bonus elections offered in the Plan?	Yes – Process TBD. ING needs to research technical details to accommodate a one-time increase of deferral amount or %.
92. What are the increments for Bonus contributions?	Indicate between 0 - 99
93. Do bonus contributions follow current contribution elections?	<input type="checkbox"/> Yes <input type="checkbox"/> No
94. Should Bonus contributions be zeroed out at Termination notice?	<input type="checkbox"/> Yes <input type="checkbox"/> No
95. What is the maximum and minimum Bonus deferral % allowed?	Minimum:                      Maximum:
96. What is the maximum and minimum Bonus deferral \$ allowed?	Minimum:                      Maximum:
<b>CATCH UP CONTRIBUTIONS</b>	
97. Will Catch-Up Contribution rates be reflected on the front end?	N/A – Participants who are over 50 by 12/31 of the calendar year will automatically have their annual pre-tax limit increased by the catch-up amount.
98. Are Catch-Up Contributions allowed for participants younger than 50, if so, please list age:	No
99. Will participants be allowed to view or change their contribution amounts on the front-end applications?	N/A – Participants who are over 50 by 12/31 of the calendar year will automatically have their annual pre-tax limit increased by the catch-up amount.
100. Are Catch-Up Contributions made per paycheck or once per year?	Per paycheck – As part of ongoing pre-tax contributions
101. Are Catch-Up Contribution rates stored in dollars (\$) or Percent (%)?	Neither Dollars nor Percentages - As part of ongoing pre-tax contributions
102. What is the Catch-Up Contribution percentage increment? (0-99%)	N/A
103. What is the Catch-Up Contribution minimum and maximum percentage?	N/A
104. What is the Catch-Up Contribution dollar amount increment?	N/A
105. What is the Catch-Up Contribution minimum and maximum dollar amount?	N/A
106. Will this plan display Catch-Up Contribution history on front end?	N/A
107. Will Catch-Up deferral rates be sent to the client payroll via the feedback report?	N/A

SERVICE SELECTION DOCUMENT	
108. Will participants be auto-enrolled for Catch-Up Contributions?	Participants who are over 50 will have their annual pre-tax limit increased by the catch-up amount
109. Can participants elect next year's Catch-Up contribution rate?	N/A
110. Will catch-up rates be zeroed out upon receipt of Term info?	N/A
111. Will Catch-Up contribution rates be suspended when participant takes an unforeseen emergency withdrawal?	Yes
112. Should ING zero out Catch-Up elections Catch-up Limit is reached?	N/A
CONTRIBUTION RATE ESCALATOR	
113. Is participant directed Contribution Rate Escalator offered by the plan?	Update on Web
114. When should Contribution Rate Escalator reminder be sent?	14 days prior to escalation date
115. Will escalation increments be in dollars or percent?	Percentage
116. In what increments can rates be escalated?	1%
117. How frequently can the Rate Escalator rate be changed?	One-time Annually
RETURN OF EXCESS BEFORE TAX CONTRIBUTIONS	
118. Will the participant be able to choose Return of Excess contributions method on PWeb?	Yes
119. What are the return of excess options that are available to participants on the PWeb?	P – Return in paycheck.
MANAGEMENT INVESTMENTS	
120. Does the plan offer the Reallocation transaction?	Yes
121. Is the Reallocation transaction processed pro rata from all available money sources (ING Best Practice)? Is "By Source" functionality required?	Pro-rata All sources
122. Is the Fund Transfer transaction processed pro rata from all available money sources (ING Best Practice)?	Pro-rata All sources
123. Will the plan allow transfers and reallocations on line?	Yes
124. What is the reallocation percent increment?	1% increments
125. Will the transfer amount be displayed in dollars, units, or both?	Dollars only Percent Only

<b>SERVICE SELECTION DOCUMENT</b>	
Note: Any frozen funds are not offered with reallocation transactions.	
<b>EQUITY WASH PROVISIONS</b>	
126. Does this plan require equity wash restrictions?	No
127. Does the plan require equity wash restrictions for reallocation transfers?	No
128. If yes, which fund group should be limited by the maximum percentage allowed for reallocations?	Indicate fund code: N/A
129. What is the competing fund?	Indicate fund code: N/A
<b>AUTOMATIC ACCOUNT REBALANCE</b>	
130. Will the plan offer Automatic Rebalance feature?	Yes
131. Is the first Rebalance date assigned based on the chosen frequency (ING Best Practice) or is participant allowed to choose a date for first Rebalance?	First date assigned
132. What frequencies will be offered to participants for Automatic Rebalance under the plan rules?	9 – Quarterly, last business day of quarter 2 – Semi-annually 1 – Annually
133. ING will mail a reminder to participants 14 - 21 days prior to the Automatic Rebalance	Indicate number of days: 14
<b>INVESTMENT ELECTIONS</b>	
134. Are investment elections applicable to all sources of contributions (ING Best Practice) or is by source functionality required?	All sources
135. What % increments are available for investment elections?	1% increments
136. How will participants update their investment elections?	CCC, Web & IVR (B)
137. Which fund group(s) should be excluded from the list of available investment elections?	Life Insurance and Self-Directed Brokerage
138. Which source(s) require selection of investment elections?	Indicate source codes: Pre-tax
139. Frequency of investment election changes per calendar period:	Daily
140. Will plan allow investment election changes online?	Yes
141. Will the plan offer the Composite transaction which allows an Investment Election transaction and a Reallocation transaction to be completed at the same time for the same fund allocation?	Yes
142. If no investment elections are on file what fund(s) will be the plan default fund (s) for contributions?	N/A – There is no plan default fund
<b>ING ADVISOR SERVICES</b>	
143. Does the plan offer ING Advisor Services? (If Plan does not offer Advice, select No for the remaining questions in this section)	Yes

<b>SERVICE SELECTION DOCUMENT</b>	
144. Does the plan offer Advice?	Yes
145. Should the plan identify Advice accounts on the Front-End?	Yes
146. Can participants override the recommended allocation for Financial Engines?	Yes No - For managed accounts
147. Can participants override the recommended reallocation percentages?	Yes No - For managed accounts
148. Can participants override suggested contribution deferral rates?	Yes
149. Is the participant allowed to change election contributions percents?	Yes
<b>BENEFICIARIES</b>	
150. Will Beneficiary information be available at Conversion?	Yes
151. Explain how it will be handled:	Prior Recordkeeper
152. Will the plan allow Beneficiaries to be chosen and updated on line?	Yes
153. Will the plan enforce spousal rules for beneficiaries?	No
154. Should participants see the link to choose a beneficiary at enrollment?	Yes
155. Will a beneficiary form be available on the web?	Yes
156. Will Beneficiary forms be returned to ING or the client?	ING
157. Will the client send marital status with payroll files?	No
158. Will marital status for beneficiary on line feature be controlled by client payroll files or will participant elect their marital status on line?	Website – Avoid question on marriage status if possible
159. Will payroll send marital status for active participants only?	No
<b>TERMINATED ADDRESS CHANGES</b>	
160. Will Terminated Address change be available on the website?	Yes
<b>BANKING INFORMATION</b>	
161. Will the plan display/voice ACH banking info on Web?	Yes
162. How will this plan display ACH account information on Front-end applications?	Display partial account
163. Can participant update ACH banking info on the Web?	Yes
Note: ACH banking is not offered through the Contact Center.	
<b>LOAN SERVICES AND PROVISIONS</b>	
<b>LOAN ISSUANCE</b>	
164. Does the plan offer Loans?	Loans are permitted
165. What is the type of loans offered?	Both General & Residential allowed
166. Are general loans available on line?	Update on Web

<b>SERVICE SELECTION DOCUMENT</b>	
167. How are Residential loans available?	Promissory Note
168. Is there a waiting period between loan issuance and the next loan issuance?	No
169. Is there a waiting period between loan payoff and the next loan issuance?	No
170. What is the minimum duration allowed for each loan type?	General Loan 1 Months Residential Loan 61 Months
171. What is the maximum duration allowed for each loan type?	General Loan 60 Months Residential Loan 360 Months
172. What is the minimum loan amount for General Loans?	\$1,000
173. What is the minimum loan amount for Principle Residence Loans?	\$1,000
174. Does the Plan restrict sources available for loans?	No
175. What is the maximum number of loans that can be outstanding at any time?	Total # of Loans 2 General Loan # 2 Residential Loan# 1
176. Does the plan allow participants to have loan proceeds delivered to bank account via ACH?	Yes
177. Are participants charged an application fee for loans?	Yes
178. If yes, how much?	\$50 per loan
179. Are participants charged an annual loan maintenance fee?	No
180. If yes, how much?	N/A
181. Are participants charged for an overnight fee?	Yes
182. If yes, how much?	\$25 Amount of Overnight Fee
183. Is there a source Hierarchy to be used for loan issues?	Pro rata
184. How should ING calculate the loan interest rate?	Prime rate on the first business day of the calendar year as indicated on Wall Street Journal
185. How will ING calculate the Loan 1st payment date when a loan is issued?	Issue date + 45 days
<b>LOAN REPAYMENTS AND LOAN PAYOFFS</b>	
186. Are early full loan payoffs allowed by the plan?	Yes
187. Are lump sum payoffs allowed via ACH?	Yes
188. Should Loan Repayment be applied in reverse source order from the loan issue (ING Best Practice)?	Yes

<b>SERVICE SELECTION DOCUMENT</b>	
189. What is the maximum salary percentage allowed for a loan repayment amount?	Not applicable
190. What is the minimum loan repayment allowed?	Minimum loan repayment amt \$ N/A
191. Does the plan allow loans to be repaid via ACH?	Yes – For terminated ,LOA or MIL participants only
192. Are loans available to participants on unpaid leave?	Yes
193. How many days after termination must a loan be paid off?	N/A
<b>LOAN DEFAULT/DELINQUENCIES</b>	
194. On what frequency should the loan default warnings be mailed (how many days after expected next payment date?)	1 <sup>st</sup> Warning – 30 days 2 <sup>nd</sup> Warning – 60 days 3 <sup>rd</sup> Warning – 90 days
195. How often will the interest rate be calculated by ING?	Annually – 1 <sup>st</sup> business day
196. Will the loan fee be taken from participant accounts according to the same hierarchy as the loan issue or pro rata?	Pro rata
197. Does this plan want to display the loan fee?	Yes
<b>WITHDRWALS AND DISTRIBUTION SERVICES AND PROVISIONS</b>	
<b>WITHDRAWAL OVERVIEW</b>	
198. Are withdrawals, terminations, and loan issues available via ACH?	Yes
199. Can participant withdrawals be requested on the PWeb, IVR and PSR?	Update on Web
200. Can participants request withdrawal proceeds to be delivered via overnight mail?	Yes If yes, indicate fee amount: \$25
201. The following in-service withdrawal types are permitted in the plan:	Unforeseen Emergency Withdrawal
202. The following distribution types are permitted in the plan:	Lump Sum Installment Partial Distribution Deferred Payout
203. Are there any sources in the plan that are restricted from any of the In Service Withdrawal types?	No
204. If yes, indicate withdrawal and restricted sources	N/A
205. Are there any funds in the plan that are restricted from any of the In Service Withdrawal types?	Yes
206. If yes, indicate withdrawal and restricted funds	Brokerage account money can not be withdrawn directly.
207. Are there any participants who require spousal consent to request a withdrawal?	No

<b>SERVICE SELECTION DOCUMENT</b>	
208. Is there a participant fee charged for taking an In Service withdrawal?	No
209. If yes, what is the fee?	N/A
210. Should the plan show a link to the Special Tax Notice on the PWeb?	Yes
<b>UNFORESEEN EMERGENCY WITHDRAWALS</b>	
211. Are Unforeseen Emergency Withdrawals allowed in the plan?	Yes
212. If Yes, which rules apply?	Safe Harbor
213. Who will review and approve Unforeseen Emergency Withdrawal applications?	ING
214. Are contributions suspended when a participant takes an Unforeseen Emergency Withdrawal?	Yes
215. If Yes, how long is the suspension?	6 months
216. Which contribution sources are suspended when an Unforeseen Emergency Withdrawal is taken?	Employee (includes Catch-Up)
217. Once the suspension is over, ING can either automatically restart the contribution rate by feeding it back to the client payroll, or send notification that the suspension is over to the participant so that the participant can restart the contribution rate	Notify the participant that suspension is over
218. Is there a source Hierarchy to be used for Unforeseen Emergency Withdrawals?	Pro rata
219. Is there a minimum withdrawal amount for this withdrawal type?	No
220. Is there a limit on the frequency of this withdrawal type?	No
221. If yes, what is the limit?	N/A
222. Is there a minimum # of days that must elapse between taking these withdrawals?	No
223. If Yes, how many days?	N/A
224. Is the participant required to exhaust any available loans prior to being eligible for an Unforeseen Emergency Withdrawal?	No
225. Do you wish to take advantage of ING's QDRO Processing service?	Yes
<b>LUMP SUM DISTRIBUTIONS</b>	
226. Can participants choose to receive the proceeds of the Lump Sum termination distribution via ACH?	Yes
227. Will the available amount for Lump Sum distributions be shown/ voiced on the PWeb and IVR?	Yes
228. Will the terminated Lump Sum distribution be available via the PWeb, IVR and PSR?	Yes – with text on PWeb acknowledging terminated status
229. Are there any sources in the plan that are restricted from any of the Lump Sum Withdrawal types?	No
230. If yes, indicate withdrawal and restricted sources	N/A

<b>SERVICE SELECTION DOCUMENT</b>	
231. Are there any funds in the plan that are restricted from any of the Lump Sum Withdrawal types?	Yes
232. If yes, indicate withdrawal and restricted funds	Brokerage account money can not be withdrawn directly.
233. Are there any participants who require spousal consent to request a Lump Sum distribution?	No
234. If yes, detail spousal consent requirements:	N/A
235. How many days after the participant's termination date should the termination withdrawal be offered?	30 days
236. How many days after the participant's termination date should the termination withdrawal NOT be offered?	N/A
237. Does this termination withdrawal type allow installment and/or deferral elections?	Yes
238. If yes, indicate Type	Both
239. Will the plan automatically pay out vested balances < \$1,000 after termination?	No
240. If yes, how long after termination will the balance be paid out?	N/A
241. Is the time period above measured from termination date or termination notification date?	N/A
<b>PARTIAL TERMINATION DISTRIBUTIONS</b>	
242. Is the Partial Lump Sum allowed in the plan?	Yes
243. Can participants choose to receive the proceeds of the Partial Termination distribution via ACH?	Yes
244. Will the available amount for the Partial distributions be shown/ voiced on the PWeb and IVR?	Yes
245. Will the terminated Partial distribution be available via the PWeb, IVR and PSR?	Yes
246. Are there any sources in the plan that are restricted from the Partial terminated distribution?	No
247. If yes, indicate withdrawal and restricted sources	N/A
248. Are there any funds in the plan that are restricted from any of the Lump Sum Withdrawal types?	Yes
249. If yes, indicate withdrawal and restricted funds	Brokerage account money can not be withdrawn directly.
250. Are there any participants who require spousal consent to request a partial distribution?	No
251. If yes, detail spousal consent requirements:	N/A
252. Is there a minimum withdrawal amount for this distribution type?	No
253. If Yes, how much?	N/A

SERVICE SELECTION DOCUMENT	
254. Is there a limit on the frequency of this distribution type?	No
255. If yes, what is the limit?	N/A
256. Is there a minimum # of days that must elapse between taking these distributions?	No
257. If Yes, how many days?	N/A
INSTALLMENTS	
258. Are Installments allowed in the plan?	Yes
259. Are participants allowed to defer installment payouts to a later date?	Yes
260. What options are allowed for Installments?	Specific dollar amounts Specific number of payments
261. Is there a minimum # of payments allowed for Installments?	No
262. If yes, what is minimum # of payments?	N/A
263. Is there a maximum # of payments allowed for Installments?	No
264. If yes, what is maximum # of payments?	N/A
265. What is the installment minimum age?	None
266. What is the installment maximum age?	None
267. What frequencies are allowed for Installments?	Once per month Once per quarter Twice per year (semi-annually) Once per year
268. Are installments available through the CCC application or via form only?	CCC Form CCC completes Form
269. Are there any sources in the plan that are restricted from Installments?	No
270. If yes, indicate withdrawal and restricted sources?	N/A
271. Are there any funds in the plan that are restricted from Installments?	Yes
272. If yes, indicate withdrawal and restricted funds?	Brokerage account money can not be withdrawn directly.
273. Are there any participants who require spousal consent to request a withdrawal?	No

SERVICE SELECTION DOCUMENT															
PLAN AND PARTICIPANT FEES															
274. Indicate the participant fees?	<table border="0" style="width: 100%;"> <tr> <td style="width: 60%;">General Loan Fee</td> <td style="text-align: right;">\$50.00</td> </tr> <tr> <td>Residential Loan Fee</td> <td style="text-align: right;">\$50.00</td> </tr> <tr> <td>Brokerage Account Fee</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>Overnight Fee</td> <td style="text-align: right;">\$25.00</td> </tr> <tr> <td>Participant Fee</td> <td style="text-align: right;">27.4 bps total bal</td> </tr> <tr> <td>QDRO fee</td> <td style="text-align: right;">\$450.00</td> </tr> <tr> <td>Other Fee</td> <td style="text-align: right;">TBD</td> </tr> </table>	General Loan Fee	\$50.00	Residential Loan Fee	\$50.00	Brokerage Account Fee	\$0.00	Overnight Fee	\$25.00	Participant Fee	27.4 bps total bal	QDRO fee	\$450.00	Other Fee	TBD
General Loan Fee	\$50.00														
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Overnight Fee	\$25.00														
Participant Fee	27.4 bps total bal														
QDRO fee	\$450.00														
Other Fee	TBD														
275. Are any fees deducted vs. billed?	<table border="0" style="width: 100%;"> <tr> <td style="width: 60%;">Loan Fees</td> <td style="text-align: right;">deducted</td> </tr> <tr> <td>Brokerage Account Fee</td> <td style="text-align: right;">N/A</td> </tr> <tr> <td>Overnight Fee</td> <td style="text-align: right;">deducted</td> </tr> <tr> <td>Participant Fee</td> <td style="text-align: right;">accrued via daily fund prices, and collected as revenue sharing from investment managers,</td> </tr> <tr> <td>QDRO fee</td> <td style="text-align: right;">deducted</td> </tr> <tr> <td>Other Fee</td> <td></td> </tr> </table>	Loan Fees	deducted	Brokerage Account Fee	N/A	Overnight Fee	deducted	Participant Fee	accrued via daily fund prices, and collected as revenue sharing from investment managers,	QDRO fee	deducted	Other Fee			
Loan Fees	deducted														
Brokerage Account Fee	N/A														
Overnight Fee	deducted														
Participant Fee	accrued via daily fund prices, and collected as revenue sharing from investment managers,														
QDRO fee	deducted														
Other Fee															
276. Fee hierarchy	<b>All funds and sources (prorata) except for the Brokerage window.</b>														
QUALIFIED DOMESTIC RELATIONS ORDER															
277. Do you wish to take advantage of ING's QDRO Processing service?	Yes														
SELF MANAGED BROKERAGE ACCOUNT															
278. Will this plan display the Self-Managed Account (SMA) daily balance on Front-end applications?	Yes														
279. Does this plan allow a self-managed account (SMA) link on Front-end applications?	Yes														
280. What is the minimum required initial transfer amount into the SMA?	\$1,000														
281. What is the minimum required subsequent transfer amount into an SMA?	\$1,000														
282. What is the maximum percentage of a participant's total balance that can be transferred into the SMA?	90%														

**Appendix A**

**SOURCE HIERACHY TABLE**

283. General and Residential Loan	Pro rata
284. Loan Fee	Pro rata
285. Unforeseen Emergency withdrawal	Pro rata
286. Required Minimum Distribution withdrawal	Pro rata
287. Termination Distribution	Pro rata
288. Installment Payment	Pro rata
289. Partial Termination Withdrawal	Pro rata
290. Participant Fee	Pro rata
291. SMA Fee	Pro rata

Appendix B						
INVESTMENT FUND INFORMATION						
Current Investment Name	Ticker/ Fund Code	Prior R/K fund #	Maps to	ING Fund Names	ING Fund Codes	Estimated Market Value As of Date: 6/30/2010
1. Velocity Credit Union	N/A		→	Velocity Credit Union		\$6,391,225.40
2. Austin Fixed Option	N/A		→	Austin Fixed Option		\$84,158,181.20
3. PIMCO Total Return Admin	PTRAX		→	PIMCO Total Return Admin		\$12,169,177.88
4. MFS High Income A	MHITX		→	MFS High Income A		\$1,449,646.87
5. Van Kampen Growth and Income A	ACGIX		→	Van Kampen Growth and Income A		\$4,843,763.46
6. T. Rowe Price Equity Income Adv	PAFDX		→	T. Rowe Price Equity Income Adv		\$5,944,377.19
7. Davis NY Venture A	NYVTX		→	Davis NY Venture A		\$6,666,695.91
8. BlackRock S&P 500 Stock Fund	WFSPX		→	BlackRock S&P 500 Stock Fund		\$9,126,764.11
9. American Funds Growth Fund of Amer A	AGTHX		→	American Funds Growth Fund of Amer A		\$16,833,602.81
10. Aston/Optimum Mid Cap N	CHTTX		→	Aston/Optimum Mid Cap N		\$4,579,222.09
11. Columbia Acorn Z	ACRNX		→	Columbia Acorn Z		\$10,209,673.78
12. Artisan Mid Cap Inv	ARTMX		→	Artisan Mid Cap Inv		\$5,957,333.43
13. Dreyfus Small Cap Stock Index	DISSX		→	Dreyfus Small Cap Stock Index		\$2,946,132.69
14. Neuberger Berman Genesis Trust	NBGEX		→	Neuberger Berman Genesis Trust		\$6,577,395.85
15. Oppenheimer Global A	OPPAX		→	Oppenheimer Global A		\$7,506,574.89
16. Third Avenue Value	TAVFX		→	Third Avenue Value		\$6,120,486.74
17. Artisan International Inv	ARTIX		→	Artisan International Inv		\$6,715,901.34
18. American Century Intl Growth Inv	TWIEX		→	American Century Intl Growth Inv		\$3,710,576.80
19. Risk-Based Portfolio Funds (5 funds)	N/A		→	American Century One Choice Risk-based Funds (5 funds)		\$15,842,943.63
20. Charles Schwab	N/A		→	Charles Schwab		\$2,791,413.13
21.			→			

Appendix C				
Source Setup				
Source Identifier	Source Name	Vesting	Withdrawal Type Available	Source Features
<b>Employee Before-tax:</b>				
A	Employee Pre-Tax	100%	<ul style="list-style-type: none"> <li>• Unforeseen Emergency</li> <li>• Required Minimum Distributions</li> <li>• Lump Sum/Installment Partial Term</li> </ul>	<ul style="list-style-type: none"> <li>• Loanable</li> <li>• Leinable</li> <li>• Eligible to Transfer</li> <li>• Eligible for Future Contributions and loan repayments</li> </ul>
<b>Employee Rollover:</b>				
9	Rollover Account – Pre-tax only	100%	<ul style="list-style-type: none"> <li>• Unforeseen Emergency</li> <li>• Required Minimum Distributions</li> <li>• Lump Sum/Installment Partial Term</li> </ul>	<ul style="list-style-type: none"> <li>• Loanable</li> <li>• Leinable</li> <li>• Eligible to Transfer</li> <li>• Eligible for Future Contributions and loan repayments</li> <li>• Eligible for Investment Elections</li> </ul>
R	457 Rollover Account	100%	<ul style="list-style-type: none"> <li>• Unforeseen Emergency</li> <li>• Required Minimum Distributions</li> <li>• Lump Sum/Installment Partial Term</li> </ul>	<ul style="list-style-type: none"> <li>• Loanable</li> <li>• Leinable</li> <li>• Eligible to Transfer</li> <li>• Eligible for Future Contributions and loan repayments</li> <li>• Eligible for Investment Elections</li> </ul>
<b>Source Presentation/Notes:</b>				
<p><b>This listing specifies the order the sources will be presented on the IVR, Web, confirmation statements, and account statements.</b></p>				

**Approval Form**

Document	City of Austin Deferred Compensation Plan Plan Provisions and Service Requirements Document
Document Date	8/20/2010 <i>See The Next Report Page</i>
Requested Sign-Off Date	8/30/2010

By the authorized signatures below, we certify that the above named document has been reviewed by the appropriate subject matter experts and that we accept it as complete and accurate for purposes of ING's implementation and administration of City of Austin Deferred Compensation Plan, except as specifically documented on the attached Exception List.

*[Signature]*  
 City of Austin Authorized Signature  
 8-24-2010  
 Date

**Exception List**

Issues List #	Doc Section #	Description of Exception Item	Target/Actual Resolution Timeframe
	---	None at this time	