

Dial One
General Electronic Security, Inc.

YOUR
FUTURE...

Start
Planning
NOW!



ING 

ING®...

A Partner You Can Trust

Your employer has selected ING as a retirement plan provider to help you prepare for a financially secure future. Here are some facts about the company.

ING is a leading tax-deferred retirement plan provider – one that services more than 32,000 retirement plans in the U.S. for Healthcare, Not-for-Profit, Education, Government, and Corporate employers and employees. We're clearly an industry leader, with more than two million participants choosing ING to help them prepare for retirement, protect families and pursue dreams.

ING is one of the world's premier providers of financial services and operates in 65 countries with more than 100,000 employees. With over \$400 billion in assets under management and 80 million customers worldwide, ING is ranked among the top 20 global financial institutions,¹ making it one of the largest and most respected financial services organizations in the world. The ING family of companies has had a substantial presence in America for over 100 years and currently has over 11,000 employees in the U.S.

Need help?

If you have any questions regarding your employer's retirement plan, contact your employer or your local ING representative.

¹ Source for all ING statistics: ING, December 2001

WELCOME

Dial One General Electronic Security, Inc.

Are you planning today to help ensure that your dreams come true tomorrow? Whether you have started planning or not, the information in this book will help you. It describes an important benefit from your employer, called a retirement plan, that can help you invest your money so your future dreams can blossom.

contents

Section 1: Plan Highlights

This section describes the highlights of your employer's retirement plan. Details about the ING program of flexible investment options and personalized services are provided here and elsewhere in your enrollment book.

Section 2: Education

Are you planning today to help ensure that your dreams come true tomorrow? This section explains how retirement plans work, shows why you need to start setting money aside today for the future, and explores the importance of investment education and strategy.

Section 3: Action

You've read about the basics concerning saving and investing, and you've reviewed the benefits and features of your employer's retirement plan. Now you need to determine your goals and individual investment strategy. This section will help you develop and act on your personalized retirement plan.

Section 4: Investment Information

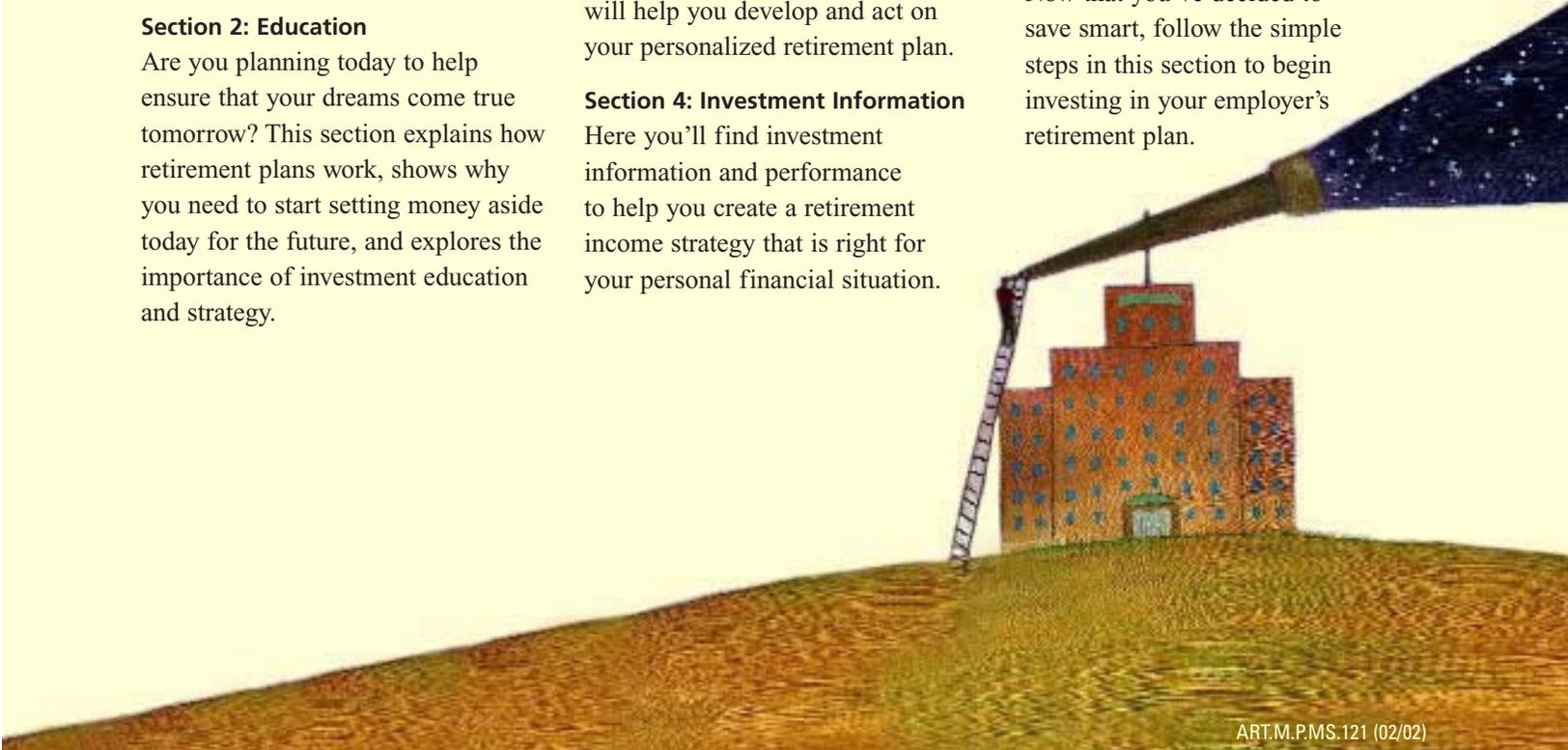
Here you'll find investment information and performance to help you create a retirement income strategy that is right for your personal financial situation.

Section 5: Legal Information

This section includes ING's privacy promise and other legal information relevant to your employer's plan. Please read the material carefully before you save and invest.

Section 6: Participant Forms

Now that you've decided to save smart, follow the simple steps in this section to begin investing in your employer's retirement plan.



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YOUR FUTURE... START PLANNING NOW!

The most important and reliable source of your future income is **you.**

Saving your money and starting now, regardless of your age, is the best way to prepare for your future. By offering you a retirement plan in which your contributions and their earnings are tax-deferred, your employer is helping you prepare for the future.

This book is divided into sections and includes a table of contents to help you determine where you want to focus first. It represents a complete enrollment package that provides you with:

- Information to help you understand your investment choices
- Facts about the plan

For more complete information, including prospectuses and disclosure booklets, which detail charges and expenses, please contact your employer or your local ING representative.

Ready?

Are you familiar with the basics of saving and investing? If not, you should read the “Education” section. It will:

- Explain how retirement plans work
- Show you why you need to start setting money aside for your future... today
- Tell you about basic investment concepts
- Give you the meanings of some important terms you’ll need to know

Get Set.

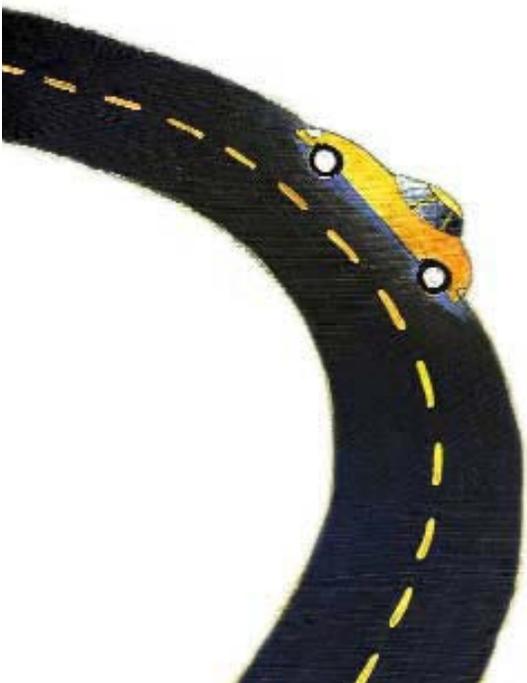
Every retirement plan has different investment options to help you grow your money. Together with the investment option information, this book will guide you in learning about:

- Investment philosophy
- Investment risk
- Most recent performance information

Go!

You can learn all about your needs and ways to meet them, but information is only useful if you act on it. To help you act on your plans, the “Action” section gives you tips on how to:

- Start planning now for your future
- Direct the money you’ve set aside to the investment options of your choice to give your “nest egg” a chance to grow
- Manage your savings and investments, so there’s a better chance you’ll have the money you need, when you need it



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SECTION ONE

Plan Highlights



PLAN HIGHLIGHTS

Dial One General Electronic Security, Inc.

With a little knowledge you can create a retirement strategy that will **help ensure your financial future.**

ATTENTION:

This section describes highlights of your employer's retirement plan. It represents a general overview of the information printed in your employer's Summary Plan Description (SPD). Your retirement program is more fully described in the formal provisions of your employer's plan document. If there is a conflict between these plan highlights and your SPD, the language provided in the plan document will govern.

Eligibility Requirements

You are eligible to participate in the plan when you are 21 years of age and have 3 months of service with 400 hours.

Enrollment Dates

Once you have met the eligibility requirements, you can join the plan immediately.

Employee Contributions

You may contribute up to 100% of your annual pay, not to exceed \$12,000 annually. Annual limitations are set by the IRS and are subject to change.

The new tax laws may also let you contribute an additional amount over the regular annual limit if you are at least 50 years old. Check with your benefits manager to see if you can take advantage of the increased opportunity to 'catch up' and contribute even more to your employer's plan.

If your adjusted gross income does not exceed certain limits, you may be eligible for a tax credit.

Employer Contributions

Employer Safe Harbor

Your employer will contribute an amount equal to 100% of the 1st 3% you contribute and .50% of the next 2% you contribute to the plan.



Vesting

You will always be 100% vested in the portion of your account attributable to your Employee contributions. You are also 100% vested upon your death, normal retirement, or disability. Your employer contributions are subject to the following vesting schedule:

Employer Match Contributions

You have an immediate non-forfeitable right to your employer contributions made to your account under the Safe Harbor Rule.

Rollovers

Money from other qualified plans such as 401(k) plans is accepted. Rollover contributions are allowed prior to meeting the eligibility requirements of the plan.

Contribution Change Frequency

You may stop contributions at any time. Once you have stopped, you may resume contributions monthly. You may also increase or decrease contributions monthly.

Investment Transfers

Using ING's automated telephone or Internet service, you have the ability to review your accounts and transfer funds from one investment option to another, 24-hours a day.

Hardship Withdrawals

Hardship withdrawal may be taken in case of extreme hardship as defined by the IRS when no other sources are available.

Distribution & Withdrawals

Funds are available at retirement, death, disability, or termination of service.

Participant Account Statements

Your investment statements are provided quarterly.