BALL STATE UNIVERSITY EDUCATION REDEFINED

Alternate Pension Plan (APP)

Investment Fund Options*by participating company

ING Financial Advisors, LLC
Plan No. VG 0022

Participant Line: (800) 525-4225
Grant Carter (937) 436-7490

grant.carter@ingfp.com

Name of Fund	Description of Fund
Global 1. ING Oppenheimer Global Portfolio Initial Class	Portfolio consists of international and domestic equities
Growth 2. AIM Capital Appreciation Fund - SI	Portfolio consists of equities of growth companies
3. ING Blackrock Large Cap Growth Portfolio	Portfolio consists primarily of equities of growth companies
4. ING UBS US Large Cap Equity Portfolio	Portfolio consists of both growth and value stocks; primarily growth
Growth & Income 5. ING Growth & Income Portfolio Class I	Portfolio consists of common stock
6. ING Balanced Portfolio, Inc – Class I	Portfolio consists of stocks, bonds, and money market instruments
Income 7. ING Intermediate Bond Portfolio – I	Portfolio consists of long term debt securities
Stability of Principal 8. ING Money Market Portfolio Class I	Portfolio consists of money market instruments, debt issues, and long term debt securities
Fixed Funds 9. ING Fixed Account	Portfolio consists of intermediate-term fixed income securities. Guarantee of principal and interest.
10. Guaranteed Accumulation Funds (2)	Portfolio consists of fixed income securities. Guaranteed rates of interest for stated periods.
Lifestyle Funds (based upon approximate years to retirement) 11. ING Solution 2015 Portfolio	Target date asset allocation fund
12. ING Solution 2025 Portfolio	Target date asset allocation fund
13. ING Solution 2035 Portfolio	Target date asset allocation fund
14. ING Solution 2045 Portfolio	Target date asset allocation fund
15. ING Solution 2055 Portfolio	Target date asset allocation fund
16. ING Solution Income Portfolio I	Target date asset allocation fund

ING website: www.ingretirementplans.com

Lincoln Financial Group

Participant Line: (800) 454-6265
Susan Procelli (317) 645-6294

Name of Fund	Description of Fund
Variable Funds 1. Growth & Income Fund	Portfolio consists of common stocks.
2. Special Opportunities Fund	Portfolio consists of common stocks of companies with new technologies or services.
3.Social Awareness Fund	Portfolio consists of common stocks and securities convertible into common stock with investments meeting specified social criteria.
4. Managed Fund	Portfolio consists of stocks, bonds, and money market instruments.
5. Global Asset Allocation	Portfolio consists of stocks and bonds, including overseas investments, and money market instruments.
6. Bond Fund	Portfolio consists of US Gov. Guaranteed securities, and corporate bonds.
7. Money Market Fund	Portfolio consists of money market instruments maturing in one year or less.
8. International Fund	Portfolio consists of common stocks limited to securities issued outside of the US
Fixed Funds 9. Multi-Fund Fixed Account	Portfolio consists of high quality public and private bonds and fixed mortgages. Guaranteed rates of interest for stated periods of time.
Lifestyle Funds (based upon years to retirement and/or investment risk tolerance)	
10. LVIP Protected Profile 2010 Fund	Target Maturity Date Asset Allocation
11. LVIP Protected Profile 2020 Fund	Target Maturity Date Asset Allocation
12. LVIP Protected Profile 2030 Fund	Target Maturity Date Asset Allocation
13. LVIP Protected Profile 2040 Fund	Target Maturity Date Asset Allocation
14. LVIP Protected Profile 2050 Fund	Target Maturity Date Asset Allocation
15. LVIP Conservative Profile Fund	Risk Tolerance Target Asset Allocation
16. LVIP Moderate Profile Fund	Risk Tolerance Target Asset Allocation
17. LVIP Wilshire Moderately Aggressive Profile	Risk Tolerance Target Asset Allocation
18. LVIP SSGA Global Tactical Allocation Profile	Risk Tolerance Target Asset Allocation

Lincoln Financial website: www.lfg.com

TIAA-CREF
Plan No. 103 196

Participant Line: (800) 842-2776
Ben Apraez (317) 706-6205

Name of Fund	Description of Fund
Variable Funds 1. CREF Money Market Account	Portfolio consists of high quality short-term securities.
2. CREF Bond Market Account	Portfolio consists of US Gov bonds, corp bonds, and mortgage-related or other asset-backed securities.
3. CREF Inflation-Linked Bond Account	Portfolio consists of investments primarily in US Treasury Inflation Protected Securities.
4. CREF Stock Account	Portfolio consists of common stock.
5. CREF Social Choice Account	Portfolio consists of common stock bonds, and money market instruments of companies that follow certain standards for social choice.
6. CREF Global Equities Account	Portfolio consists of foreign stocks and domestic securities.
7. CREF Equity Index Account	Portfolio consists of common stock approximately duplicating the composition and total return of the Russell 3000 index.
8. CREF Growth Account	Portfolio consists of common stocks selected for their potential for stock price appreciation. Small and medium sized firms in emerging areas of the economy are emphasized. Foreign stocks may be included.
9. TIAA Real Estate Account	Portfolio consists of investments in real estate, REIT's mortgages and mortgage backed securities, and other fixed income securities.
Fixed Funds 10. TIAA Traditional Annuity	Portfolio consists of direct loans to business and industry, publicly traded bonds, mortgages, and commercial real estate.
Lifecycle Funds	
11. TIAA-CREF Life Cycle 2010 fund	Target date asset allocation fund
12. TIAA-CREF Life Cycle 2015 fund	Target date asset allocation fund
13. TIAA-CREF Life Cycle 2020 fund	Target date asset allocation fund

14. TIAA-CREF Life Cycle 2025 fund	Target date asset allocation fund
15. TIAA-CREF Life Cycle 2030 fund	Target date asset allocation fund
16. TIAA-CREF Life Cycle 2035 fund	Target date asset allocation fund
17. TIAA-CREF Life Cycle 2040 fund	Target date asset allocation fund
18. TIAA-CREF Life Cycle 2045 fund	Target date asset allocation fund
19. TIAA-CREF Life Cycle 2050 fund	Target date asset allocation fund
20. TIAA-CREF Life Cycle Retirement Income Fund – Retirement Class	Retirement Income

TIAA-CREF website: www.tiaa-cref.org
To enroll on line www.tiaa-cref/bsu

Fidelity Investments
Plan No. 73799

Participant Line: (800) 343-0860
Lana Stanford (866) 921-1054

Name of Fund	Description of Fund
Money Market Funds 1. Fidelity Retirement Money Market	Portfolio consists of high quality money market instruments of all kinds.
2. Fidelity Retirement Government Money Market	Portfolio consists of obligations issued or guaranteed as to principal and interest by the US Government and its agencies and in repurchase agreements, secured by those obligations.
Fixed Income Funds 3. Fidelity Intermediate Bond Fund	Portfolio consists of high and upper-medium grade, fixed income obligations with intermediate maturities.
4. Fidelity Investment Grade Bond	Portfolio consists of a broad range of fixed-income securities including bonds, debentures, notes, equipment trust certificates, government securities, and fixed-income securities convertible into or exchangeable for common stock.
5. Fidelity Mortgage Securities Fund	Portfolio consists of a broad range of mortgage related securities issued by governmental, government-related and private organizations including Ginnie Maes, Fannie Maes, Freddie Macs, and other highly rated obligations.
6. Fidelity Strategic Income Fund	Portfolio consists of domestic and international investment grade and high yield bonds.
Balanced Funds 7. Fidelity Balanced Fund	Portfolio consists of common stocks, convertible securities and bonds.
8. Fidelity Puritan Fund	Portfolio consists of common stocks, convertible securities, and bonds.
Large Cap Equity Funds 9. Fidelity Growth & Income Portfolio	Portfolio consists of securities of companies with growth of earnings potential and paying dividends exceeding the yield of the S&P 500.
10. Fidelity Growth Company	Portfolio consists of common stocks and convertibles of smaller, emerging growth companies.
11. Fidelity Magellen Fund	Portfolio consists of common stocks or securities convertible into common stocks.
12. Fidelity OTC Portfolio	Portfolio consists of securities traded over the counter.
13. Spartan US Equity Index Fund	Portfolio consists of common stocks approximately duplicating the composition and total return of the S&P500.
14. Dividend Growth Fund	Portfolio consists of domestic large capitalization equities.

15. Export and Multinational Fund	Portfolio consists of large capitalization equities of multinational corporations headquartered in the US
16. Contrafund	Portfolio consists primarily of domestic large cap equities plus some international equities.
17. Low Priced Stock Fund	Portfolio consists of small cap equities.
18. Small Cap Stock Fund	Portfolio consists of small cap equities.
International Equity Funds 19. Fidelity Overseas Fund	Portfolio consists of foreign securities whose principal business activities are outside of the US
20. Diversified International Fund	Portfolio consists of international equities, including emerging market equities.
Lifestyle Funds	
21. Fidelity Freedom Income Fund®	Target date asset allocation fund
22. Fidelity Freedom 2000 Fund®	Target date asset allocation fund
23. Fidelity Freedom 2005 Fund ®	Target date asset allocation fund
24. Fidelity Freedom 2010 Fund®	Target date asset allocation fund
25. Fidelity Freedom 2015 Fund ®	Target date asset allocation fund
26. Fidelity Freedom 2020 Fund®	Target date asset allocation fund
27. Fidelity Freedom 2025 Fund®	Target date asset allocation fund
28. Fidelity Freedom 2030 Fund®	Target date asset allocation fund
29. Fidelity Freedom 2035 Fund ®	Target date asset allocation fund
30. Fidelity Freedom 2040 Fund®	Target date asset allocation fund
31. Fidelity Freedom 2045 Fund®	Target date asset allocation fund
32. Fidelity Freedom 2050 Fund®	Target date asset allocation fund

Fidelity website: www.fidelityatwork.com

*Every attempt has been made to verify that the information contained in this list is correct and up to date. Should fund description differ from Investment Company fund description, the Company description shall apply.

UPDATES MADE 8/11

NOTE: This document has been updated as follows:

1. Lincoln:
   a. Names of LVIP funds and
   b. add the 2050 Target Maturity Date Asset Allocation fund
2. ING:
   a. Note the AIM Capital Appreciation fund is no longer available.
   b. removed VP in name of 3 funds.
   c. add 2050 Solution fund (a Target date asset allocation fund)
   d. Ing has added Invesco VI capital appreciation fund…was this a name change from AIM?