Want a reason to work with ING?

We'll give you five!

ING has the dedicated tools and resources in support of your success. When you join forces with ING, you gain access to a global financial services leader with over 40 years of experience in the DC business; cutting-edge technology to help you and your clients manage the plan; comprehensive fiduciary tools to help navigate today's regulatory landscape; dedicated resources to complement your practice; and behavior-changing tools to help educate, guide and motivate participants to take full advantage of plan benefits.

Grow your business... grow with us!

Your clients should consider the investment objectives, risks, charges and expenses of the investment options carefully before investing. The prospectuses/prospectus summaries containing this and other information can be obtained by contacting your local representative. Please have your clients read this information carefully before investing.

1 Global Financial Services Leader:

ING holds leadership positions in the 401(k) market. You can feel confident joining forces with a provider that has the scale and experience to provide solid retirement plan solutions.

- **#1** DC provider based on number of plans with over 52,000 plan sponsors[1]
- **#2** in plan participants with over 6.4 million[1]
- **#3** in DC assets with over $277B[1]
- World's 6th largest insurance company based on revenue[2]

2 Cutting-Edge Technology:

ING understands the importance of best-in-class technology to make it easier for our distribution partners and customers to manage their retirement plan. You can gain a thorough understanding of your client's plan and industry trends through our On-Demand Reporting capabilities and Benchmark Wizard tool. These data-mining tools help you access useful data to measure and improve plan metrics and give you the opportunity to demonstrate your value by providing customized plan and participant reports at the click of a button.

3 Comprehensive Product Suite:

Our product continuum spans all market segments and provides a flexible investment and pricing platform, so you can tailor a retirement plan solution to best meet your client's needs.

	MAP Select	(k)Choice	Framewor(k)
Target Market	$200K - $25M	$3M - $30M	$10M+
Investment Menu Functionality	Over 150 Funds, Over 40 Fund Families	Over 180 Funds, Over 35 Fund Families	Open Architecture Menu
Product Platform	Group Funding Agreement	Mutual Funds	Mutual Funds

Our continuum includes solutions and guidance for all types of investors, so your clients can feel confident and in control of their investment choices. As part of our packaged participant solutions, ING makes available the Morningstar® Retirement Manager℠ platform - an investment advisory service from Morningstar Associates consisting of Investment Advice (Managed by You) and Managed Accounts (Managed by Morningstar[3]) to help participants answer those sometimes daunting questions: "How much do I save and which investments do I choose?"

1 *Pensions & Investments* Special Report: Top DC Recordkeepers, April 2010
2 Datamonitor, Global Top 10 Insurance Companies - Industry, Financial and SWOT Analysis, 8/3/09
3 Managed Accounts is available for an additional fee

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ING

Your future. Made easier.®

4 Industry-Leading Fiduciary Solutions:

In an environment of economic uncertainty, ING is on the forefront with our continuum of fiduciary solutions. From our Fiduciary Toolkit to our flagship fiduciary solution, ING Portfolio Blueprint℠, ING is committed to providing you and your clients with the tools needed to help with the daunting task of meeting fiduciary responsibilities. With Portfolio Blueprint, your clients benefit from Morningstar Associates' acknowledgement of fiduciary responsibility for thier investment advisory services under ERISA 3(21)(A)(ii) while offering their participants an independent, unbiased, professionally-developed fund menu and ongoing fund monitoring for no additional fee. Leverage our solutions to address many of the challenges faced by sponsors today.

Questions?

For more information on how ING can help grow your business, contact your local ING representative or contact our sales desk at **(866) 481-3653, option 4.**

5 Local Relationship Model:

Leverage your time by using ING's resources to complement your business. We have the experienced support you can depend on. From plan installation to ongoing plan reviews, our staff can offer the plan assistance you and your clients need. Ideal for multiple enrollment locations, bilingual support, or simply to serve as an extension of your practice, our model allows you to focus on what you do best – selling.

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Morningstar Retirement Manager is provided by Morningstar Associates, LLC ("Morningstar Associates"), a registered investment advisor and a wholly owned subsidiary of Morningstar, Inc., and is intended for citizens and legal residents of the United States and its territories. Morningstar Associates' advisory service relates solely to the investment options offered under the plan. Retirement plan funding products are offered through ING Financial Advisers, LLC (member SIPC) or other broker dealers with which it has selling agreements. ING provides Morningstar Associates with the plan's investment options and information about participants but the decisions regarding the advice provided are made by Morningstar Associates. ING and its companies are not affiliated with Morningstar Associates or its affiliates, and receive no fee or other direct financial benefits from Morningstar Associates in connection with the use of its services. The Morningstar name and trademarks are used under license from Morningstar Associates.

Through a strategic relationship with Morningstar Associates, LLC, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc., ING makes available Portfolio Blueprint℠, a service offering investment solutions and fiduciary support from Morningstar Associates for plan sponsors. Morningstar Associates makes its fund selections from the fund platform that is available under the applicable ING product, which is a subset of the broad fund universe. The fund platform includes both proprietary and non-proprietary funds. "Product Requirements" for the ING products for which Portfolio Blueprint is available means ING proprietary funds or other investment options that must be made available for investment under the plan pursuant to the agreement between ING and the Plan Sponsor. The only such requirements for current ING products are the ING Fixed Account or Stable Value Fund (for Group Annuity and Adviser Plus products) and ING's Money Market Fund, where by plan design a money market option is needed. Product Requirements are accepted and agreed upon by the Plan Sponsor when selecting ING as the Plan's investment provider, and apply regardless of whether the Plan Sponsor elects the program. ING may at times request that Morningstar Associates reconsider specific fund selections but the final decision on which funds are selected for Portfolio Blueprint is Morningstar Associates'. The Morningstar name and logo are registered marks of Morningstar, Inc. All other logos and marks are the property of their respective owners.

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