Retirement Plan Solutions for Plans of all Sizes

For Registered Representative Use Only

ING

Your future. Made easier.®

Products-at-a-Glance

ING's comprehensive product continuum spans all market segments and our investment flexibility offers you more choice in designing and tailoring an investment lineup best suited to meet your clients' needs.

Highlights include:
- Competitive pricing
- Flexible compensation
- No proprietary variable fund requirements
- Multi-manager platform

	ING MAP Select℠	ING (k)Choice℠	ING Framewor(k)®
Target Market	$0 - $10M	$5M - $25M	$10M+
Investment Menu Functionality	Menu-based architecture with over 300 funds from over 40 fund families	Managed architecture with over 1,200 funds from over 40 fund families	Open architecture with the ability to work with most any fund that is NSCC traded
Product Platform	Group Funding Agreement (Group Annuity in the state of Washington)	Mutual Fund Program	Mutual Fund Program

As a leading provider of financial products and services, both at the workplace and through an expansive distribution network of financial professionals, ING's goal is to help make it easier for Americans to grow and protect their savings across all major life stages and financial milestones. Our more than 40 years of successfully designing and delivering retirement plan solutions, coupled with our commitment to making it easier for our customers to achieve their retirement objectives, has helped ING advance among the leaders in our industry as **a top three provider of retirement plan services in terms of plans, participants and assets***.

More than 50,000 employers select ING as their retirement plan provider because ING delivers the solutions and services that matter most. We honor the trust and confidence of our customers by continuing to invest in, innovate and implement meaningful strategies that are designed to help drive positive participant outcomes. ING can help provide your clients with the stability needed to keep their plan working for them and their participants.

* *Pensions & Investments* Ranking of Top DC Recordkeepers, April 2011

Grow your business... grow with us!

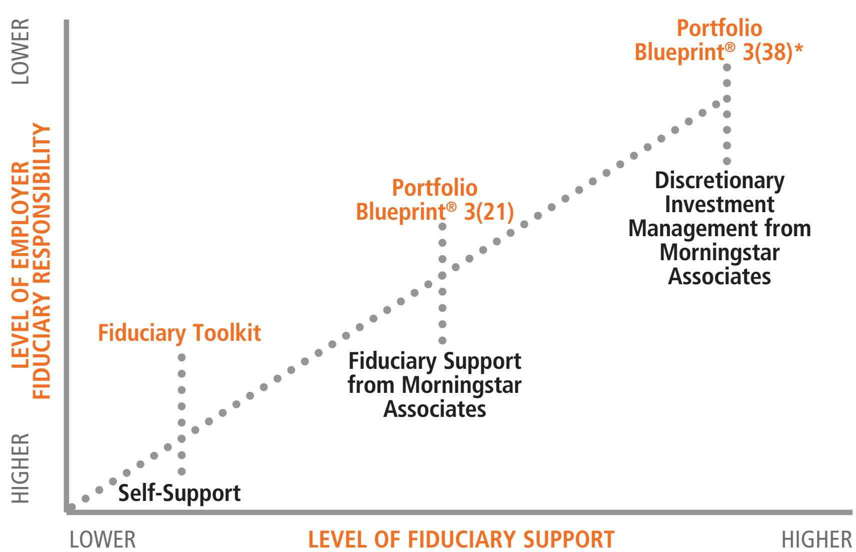
For more information about the products and services we offer or to request a proposal, contact ING's Sales Desk at 866.481.3653, option 4.

Your clients should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options; or mutual funds offered through a retirement plan, carefully before investing. The prospectuses/ information booklets contain this and other information, which can be obtained by contacting their local representative. This information should be read carefully before investing.

	ING MAP Select℠	ING (k)Choice℠	ING Framewor(k)®
Target Market	Small and mid-sized employers with plan assets between $0 and $10M	Small and mid-sized employers with plan assets between $5M and $25M	Employers with plan assets $10M+
Funds /Investment Options Available	• Menu-based architecture • 300 investment options • Fixed Account and Stable Value fund options • Optional Self-Directed Brokerage Account	• Managed architecture • 1,200 mutual funds • Stable Value fund options • Optional Self-Directed Brokerage Account	• Open architecture • Stable Value fund options • Flexibility to work with most any fund that is NSCC traded
Proprietary Variable Requirements	None	None	None
Advice Managed/ Accounts	• Morningstar® Retirement Manager℠ – an investment service from Morningstar Associates offering investment advice at no additional cost and managed accounts for an additional fee	• Morningstar® Retirement Manager℠ – an investment service from Morningstar Associates offering investment advice at no additional cost and managed accounts for an additional fee	• Morningstar® Retirement Manager℠ – an investment service from Morningstar Associates offering investment advice at no additional cost and managed accounts for an additional fee
Flexible Recordkeeping	Available on a bundled platform or professionally bundled with a Third Party Administrator (TPA)	Available on a bundled platform	Available on a bundled platform
Financial Professional Compensation	Multiple compensation options available: • 1st year takeover assets • Deposit-based	Multiple compensation options available: • 1st year takeover assets • Deposit-based	Compensation is determined on a plan-by-plan basis.

Fiduciary Solutions

Since 2003, ING has been a pioneer in providing forward-thinking solutions. As a result of today's demanding regulatory landscape, ING provides a continuum of fiduciary solutions to help your clients better understand and navigate their fiduciary responsibilities.



* Portfolio Blueprint 3(38) is available for MAP Select and (k)Choice programs only.

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, and which consists of ING proprietary funds and unaffiliated funds that may have agreed to pay ING compensation in connection with sales of those funds and/or payments for services provided by ING or its affiliates on behalf of the funds. 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'. Morningstar Associates has no ability to choose the funds that are made available under ING's products and contracts. The Morningstar name and logo are registered marks of Morningstar, Inc. All other logos and marks are the property of their respective owners. ING and its companies are not affiliated with the Morningstar family of companies.

Product Pricing Group Annuities and Funding Agreements may be subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject.	Investment advisory fees and other fund operating expenses apply based on fund menu selected. Recordkeeping and installation fees are flexible based on plan characteristics. Request a proposal for complete details.	Investment advisory fees and other fund operating expenses apply based on fund menu selected. Recordkeeping and installation fees are flexible based on plan characteristics. Request a proposal for complete details.	Fully custom priced. Request a proposal for complete details.
Additional Product Features [1] Generally speaking, Target Date funds target a certain date range for retirement, or the date the investor plans to start withdrawing money. Investors can select the fund that corresponds to their target date. They are designed to rebalance to a more conservative approach as the date nears. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date. [2] Available on bundled plans with $3M+ in assets. [3] Available for plans with $3M+ in assets. [4] ING cannot provide you or the employer with investment advice or make recommendations regarding the funds to be made available under the employer's plan. However, we are committed to providing you and your clients with information that will help Plan employers fulfill their fiduciary duty to select investments for their plan. Please do not hesitate to pose any questions you or your clients might have to your Information Director or ask for any additional information the employer might wish to consider.	• Risk-based asset allocation funds • Target date asset allocation funds[1] • Cutting-edge Web technology solutions for employers and participants • On-demand reporting capabilities • Comprehensive enrollment and education support services available (some materials also available in Spanish) • Paperless enrollments, loans and distributions available • Online beneficiary maintenance • Eligibility tracking[2] • Automatic deferral rate escalator • EASE Account – a tool available that allows the plan fiduciary to set aside funding on an annual basis to pay for eligible plan expenses • Transfer Asset Benefit solution (varies based on surrender charge amount)	• Ability for advisors to create custom risk-based model portfolios from the fund universe offered in the plan using ING's Asset Allocation Made Easier service • Risk-based asset allocation funds • Target date asset allocation funds • Cutting-edge Web technology solutions for employers and participants • On-demand reporting capabilities • Comprehensive enrollment and education support services available (some materials also available in Spanish) • Paperless enrollments, loans and distributions available • Online beneficiary maintenance • Eligibility tracking[3] • Automatic deferral rate escalator • EASE Account – a tool available that allows the plan fiduciary to set aside funding on an annual basis to pay for eligible plan expenses	• Ability for advisors to create custom risk-based model portfolios from the fund universe offered in the plan using ING's Asset Allocation Made Easier service • Risk-based asset allocation funds • Target date asset allocation funds • Cutting-edge Web technology solutions for employers and participants • On-demand reporting capabilities • Comprehensive enrollment and education support services available (some materials also available in Spanish) • Paperless enrollments, loans and distributions available • Online beneficiary maintenance • Eligibility tracking • Automatic deferral rate escalator • PERA Account – a tool available that allows the plan fiduciary to set aside funding on an annual basis to pay for eligible plan expenses • Dedicated Information Director[4] to: - Provide information to help your clients meet their fiduciary duty to ensure their plans investment policy statement is being followed - Provide periodic plan reviews • Dedicated Implementation Project Manager assists with plan transition • Dedicated Relationship Manager is your single point of contact and manages all ING resources • Dedicated Communications Strategist develops, monitors and measures customized communications strategy

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 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.

Not FDIC/NCUA/NCUSIF Insured	Not a Deposit of a Bank/Credit Union	May Lose Value	Not Bank/Credit Union Guaranteed	Not Insured by Any Federal Government Agency

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