Want a reason to work with ING?

We'll give you five!

More than 50,000 employers currently entrust ING with their retirement plans 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.

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 An Industry Leader:

ING's 40 plus years of successfully designing and delivering retirement plan solutions, coupled with a 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 retirement plan provider in terms of plans, participants and assets.***

2 Comprehensive Product Suite and Flexible Investment Platform

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

$0 - $10M	$5 - $25M	$10M+
↓	↓	↓
MAP Select (k)Choice	**MAP Select (k)Choice**	**Framewor(k)**
Menu-Based Architecture	**Managed Architecture**	**Open Architecture**
Over 300 funds	Over 1,200 funds	Flexibility to work with most any fund that is NSCC traded

As part of our comprehensive product continuum, ING offers the following services and features:

- **No proprietary fund requirement**
- **Fixed Account**
- **Stable Value options**
- **Risk-based asset allocation funds**
- **Target date asset allocation funds**
- **Self-Directed Brokerage Account**
- **Transfer Asset Benefit solution**
- **Morningstar® Retirement Manager℠ –** An investment service from Morningstar Associates offering Investment Advice and Managed Accounts
- **EASE Account –** Allows the plan fiduciary to set aside funding on an annual basis to pay for eligible plan expenses
- **Portfolio Blueprint® –** A fiduciary service, available through a strategic relationship with Morningstar Associates, where your clients benefit from Morningstar Associates' acknowledgement of fiduciary responsibility for their investment advisory services under ERISA 3(21)(A)(ii)
- **Portfolio Blueprint® 3(38) –** A fiduciary service, available through a strategic relationship with Morningstar Associates, that allows your clients to delegate fiduciary responsibility for their plan's investment selection, ongoing monitoring and replacement to Morningstar Associates as the investment manager
- **Asset Allocation Made Easier –** A service providing you with the ability to create custom risk-based model portfolios from the fund universe offered in the plan

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

For Broker/Dealer Use Only

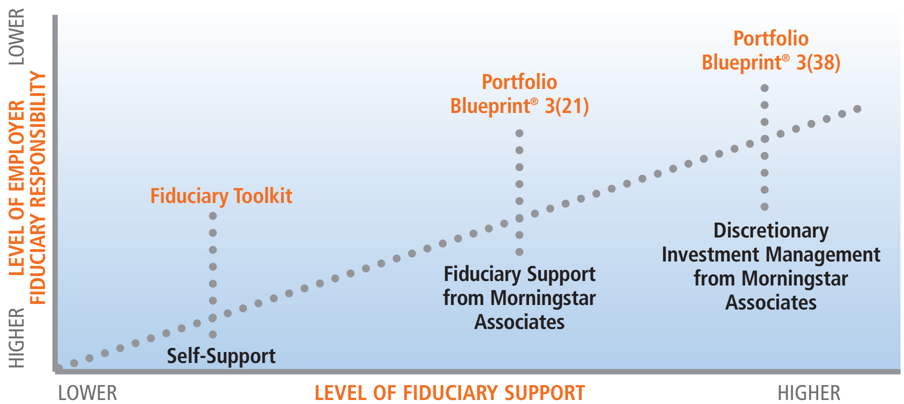
ING

Your future. Made easier.®

WANT A REASON TO WORK WITH ING? WE'LL GIVE YOU FIVE!

3 Forward-Thinking Fiduciary Solutions

ING's continuum of forward-thinking fiduciary solutions help your clients better understand and navigate their fiduciary responsibilities. From Portfolio Blueprint®, where your clients benefit from Morningstar Associates' acknowledgement of fiduciary responsibility for their investment advisory services under ERISA 3(21)(A)(ii) for no additional fee, to Portfolio Blueprint® 3(38) where your clients delegate fiduciary responsibility for the selection, ongoing monitoring and replacement of their plan investments, our solutions help you address the challenges faced by employers today.



Growing your business starts here.

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.**

4 Leading Technology you Can Rely On

ING is committed to developing and delivering the type of technology that supports the success of your clients' plans. From robust on-demand reporting capabilities and benchmarking tools to behavior-changing web-based calculators, our technology helps create plans that are easier to manage and easier for participants to benefit from all they offer.

5 Practice Development Support and Services

When you work with ING, you have access to our proven practice development GROW Program designed to help you build your retirement plan business. This program, coupled with ING's dedicated, experienced support team and meaningful behavior-changing tools, make it easier for you to grow your business; easier for your clients to manage their plan; and easier for participants to engage. From prospecting for new business, to plan installation and ongoing plan reviews, our model serves as an extension of your practice.

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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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