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Top 10 Reasons You'll Want ING as Your Retirement Plan Provider




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When you select **ING** as your plan provider, you are joining forces with a global leader that is committed to the defined contribution market. We provide unique solutions for companies your size, making it easier to provide your employees with a quality retirement plan.

1. Brand Recognition:

- World's largest insurance company¹
- World's 9th largest global company²
- Worldwide presence and brand acceptance – top 100 consumer brand³

2. Retirement Expertise:

- #1 defined contribution provider based on number of plans with over 44,000 plan sponsors⁴
- Over 3.4 million participants⁵
- \$89.5 billion in defined contribution retirement plan assets under management⁵

3. Product Array:

- TPA and full service (bundled) models available
- Funding agreement and NAV mutual fund programs
- Flexible, open architecture platform
- Unallocated defined benefit (DB) capabilities
- Daily valued TPA platform

4. Fiduciary Solutions:

- ING Fiduciary Toolkit: Helps you understand and manage your fiduciary responsibilities
- ING Portfolio BlueprintSM: Professional support with investment solutions and fiduciary support from Morningstar Associates, LLC

5. Investments:

- Multi-fund family investment platform offered by premier fund families with no proprietary variable fund requirement
- Competitive ING Fixed Account and Stable Value options
- ING Fund Evaluation ScorecardSM: A proprietary analytical tool which is independently certified by Wilshire as a sound and prudent evaluation tool
- Target-date lifecycle funds: ING's passively managed Index Solutions PortfoliosSM and ING's actively managed Solution PortfoliosSM

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- Risk-based asset allocation funds: ING LifeStyle Portfolios

6. Technological Innovation:

- Account Gateway – a free service that consolidates multiple accounts in one location with one password
- Leading-edge participant and sponsor websites

7. Local Support:

- 88 Client Relations Managers across the U.S. with an average of 15 years industry experience
- Assistance with new plan installation, participant enrollment and ongoing educational opportunities

8. Sponsor Services:

- Plan sponsor website provides current plan information
- Comprehensive periodic plan reviews with benchmarking
- Transition management services help ensure smooth plan implementation

9. Participant Services:

- Morningstar[®] Retirement ManagerSM Managed by You and Managed by Morningstar
- Award-winning educational and enrollment materials in print and online
- Quality online and call center support, available 24/7
- Extensive educational services, including seminars, transition counseling, and web-based investment advisory services

10. Comprehensive, flexible access to information:

- Quarterly statements mailed directly to participants' homes
- Bilingual capabilities

You 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/prospectus summaries/information booklets contain this and other information, which can be obtained by contacting your local representative. Please read the information carefully before investing.

¹ Fortune, Global 500 Insurance Industry Ranking of World's Largest Companies, July 2007

² As ranked in Forbes magazine, March 2008. The Forbes Global 2000 is a listing of the world's largest companies, based on a composite ranking of sales, profits, assets and market value.

³ Business Week/Interbrand 2007 Best Global Brands Ranking by Brand Value, July 2007

⁴ PLANSPONSOR Recordkeeping Survey, June 2007

⁵ As of 3/31/08