

Need Direction?

Here's A New Way to Plan for Retirement

Planning for retirement takes time and has its challenges.

To help, your employer has teamed up with Morningstar Associates, LLC. to provide an investment advisory service designed to help meet your retirement planning needs.

As an added benefit to our retirement plan, Morningstar® Retirement ManagerSM provides the latest in investment advisory solutions.

Morningstar Retirement Manager – Investment Advice (Managed by You)

This service recognizes that you don't need to be an investing expert to do a good job managing your retirement account. Morningstar Associates can help. With Managed by You, planning for your future has never been easier.

With this investment advice service, Managed by You offers:

- Personalized asset allocation strategies
- Investment selections based on plan availability
- Educational tools
- Retirement planning resources

To help you manage your retirement account, all of these great resources are available to you at no additional charge. While you may use this service as often as you'd like, make sure you are disciplined to review your account on a regular basis. Keeping your account in line with your future goals is an important step in managing your retirement account. It is one of the most important things you can do for your future.

About Morningstar

Morningstar Associates, LLC, a leading provider of investment advisory services for the retirement plan industry, is a registered investment advisor and wholly owned subsidiary of Morningstar, Inc., a company known for its independence and investor focus. Morningstar Associates serves institutions and individuals at all stages of retirement plan development – including plan lineup development, investment monitoring and participant recommendations.

About ING

As a global leader with over 40 years of experience, ING has the scale and resources to address the unique needs of the defined contribution market. We offer a suite of products and programs, including variable annuities, separate account products, and mutual fund programs. Our multi-fund family investment approach and multi-tiered pricing model allow for flexibility. ING provides the Morningstar Retirement Manager platform as an available service through our product suite.

See important information on reverse side.

Try it for yourself.

To access this service:

Log onto www.ingretirementplans.com and click on "Get Advice".

(The "Get Advice" link is in the left hand navigation bar.)

MORNINGSTAR®

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Your future. Made easier.SM

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

Variable annuities, Group annuities, Funding Agreements and Mutual Funds offered under a custodial agreement or through a retirement plan are long term investment vehicles designed for retirement purposes which allow you to allocate contributions among variable investment options that have the potential to grow tax deferred, or in the case of Roth contributions, tax free, with an option to receive a stream of income at a later date. Taxes are due upon withdrawal of tax deferred assets; withdrawals will also reduce the applicable death benefit and cash surrender value. Account values fluctuate with market conditions, and when redeemed the principal may be worth more or less than its original amount invested. An annuity does not provide any additional tax deferral benefit as tax deferral is provided by the plan. Annuities are subject to additional fees and expenses of which other tax qualified funding vehicles may not be subject. For 401(a), 401(k) and 403(b) plans, early withdrawals taken prior to 59½, a 10% IRS penalty may apply.

For 403(b)(1) annuities, the Internal Revenue Code (IRC) generally prohibits withdrawals of 403(b) salary reduction contributions and earnings on such contributions prior to death, disability, age 59½, severance of employment, or financial hardship. Amounts held in a 403(b)(1) annuity as of 12/31/1988 are "grandfathered" and are not subject to these restrictions. For 403(b)(7) custodial accounts, the IRC generally prohibits withdrawals of any contributions and attributable earnings prior to death, disability, age 59½, severance of employment, or financial hardship. For both 403(b)(1) annuities and 403(b)(7) custodial accounts, the amount available for hardship is limited to the lesser of the amount necessary to relieve the hardship, or the account value as of 12/31/1988 plus the amount of any salary reduction contributions made after 12/31/1988 (exclusive of any earnings.).

IMPORTANT: The projections or other information generated by Morningstar® Retirement Manager™ regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results (including investment results) and are not guarantees of future results. Results may vary with each use and over time.

Annual Retirement Income Outlook considers such things as your asset mix and Morningstar Associates' own forecasts for return, risks and correlation for various asset classes. The Expected Retirement Income noted within the tool is the amount the simulation has determined as having a 90% probability of being achieved.

Annual Retirement Income Goal is calculated by taking 70% of your projected salary at retirement, expressed in today's dollars. Your projected salary at retirement is determined by a proprietary salary growth curve and your projected social security benefits. Morningstar Associates' salary growth curve assumes your salary will grow at rates that vary with your age. Projected social security benefit is based off of an algorithm supplied by the Social Security Administration.

Proposed Asset Mix is derived from various factors such as your years to retirement, your projected salary growth and results from an asset-liability analysis. The asset-liability analysis is an economic concept that is helpful in understanding your ability to withstand financial losses by incorporating a projected future stream of income into your current financial situation.

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.

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