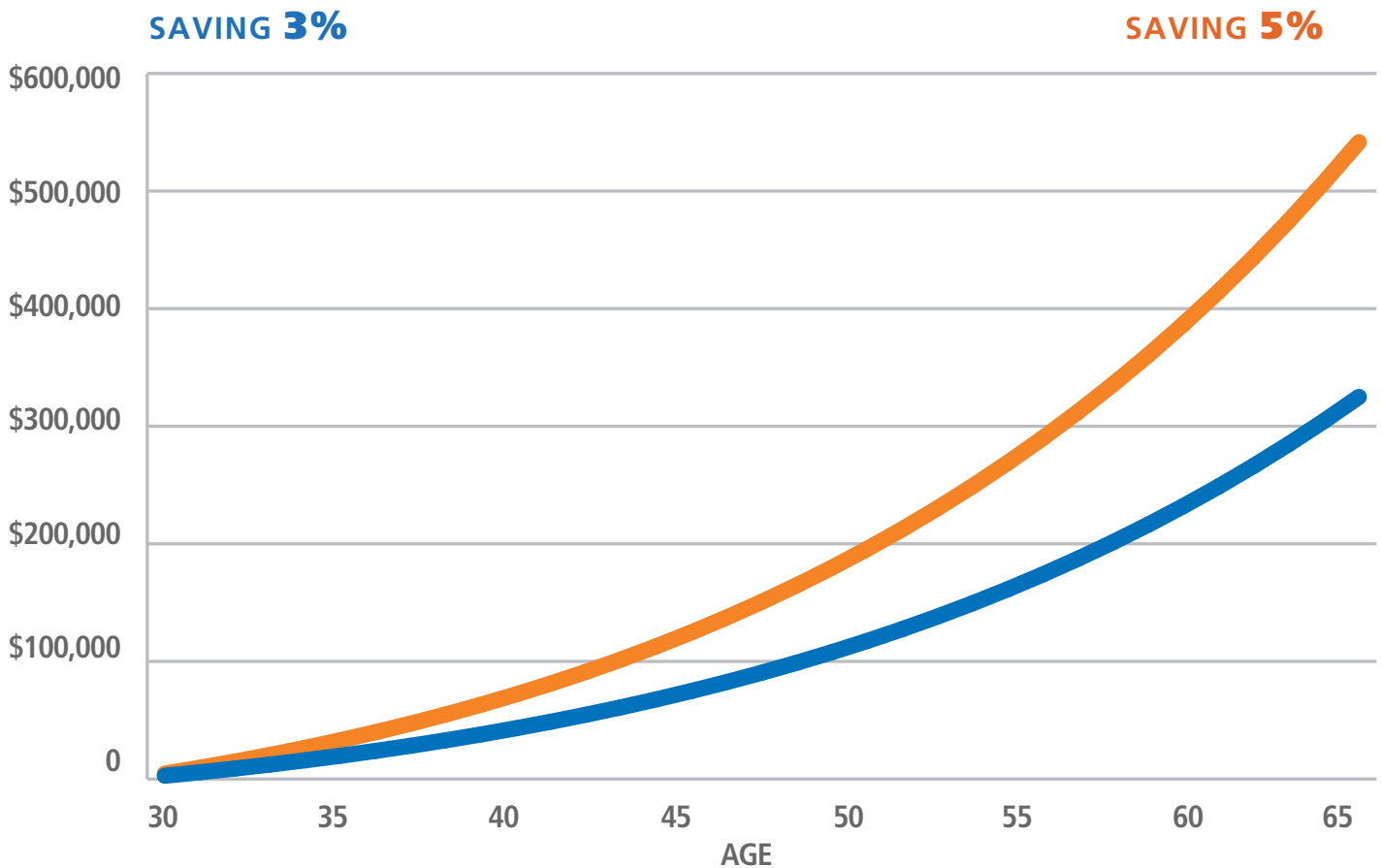


30 year-old woman with an annual income of \$60,000

Let's see how simple it is to use the ING Retirement Contribution Rate Calculator to demonstrate the power of increasing one's contribution rate.

This hypothetical example uses a 30-year-old woman earning \$60,000 per year who would receive a salary increase of 2% per year and a 50% company match on her contributions up to 6% of her salary.

If she started with nothing in her workplace retirement savings plan, saved 3% of her salary and hypothetically earned an average of 5% a year, she would have \$324,958 in the plan when she turned 65. Saving 5% per year, about \$23 a week more during the first year, she would have \$541,597 in her account. Put another way, by increasing her retirement plan savings rate from 3% to 5%, she would accumulate \$216,639 more in her retirement plan over 35 years. She also got the benefit of her company's 401(k) match!



The hypothetical investment results are for illustrative purposes only and should not be deemed a representation of past or future results. This example does not represent any specific product, nor does it reflect sales charges or other expenses that may be required for some investments.

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