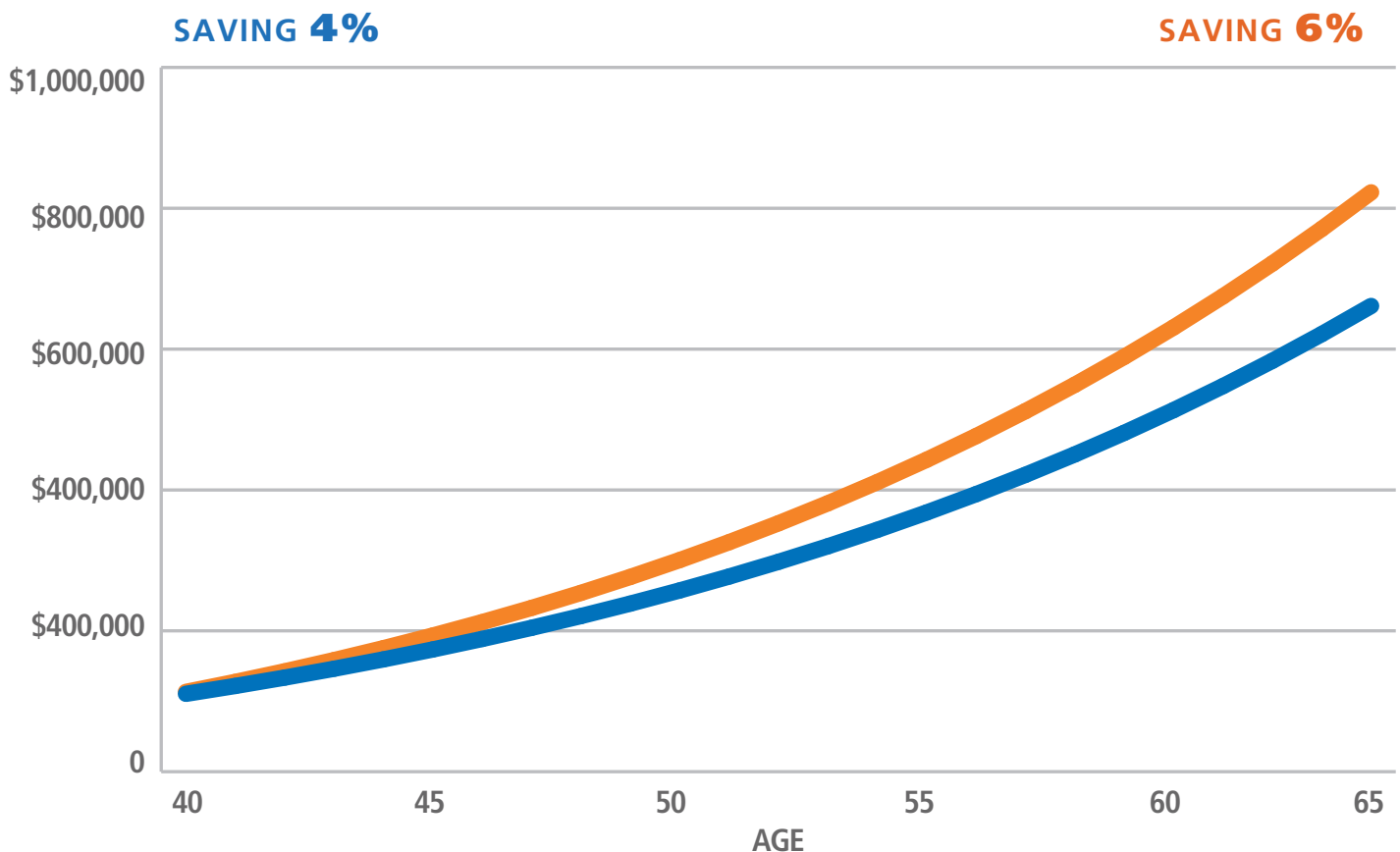


40 year-old man with an annual income of \$90,000

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 40-year-old man earning \$90,000 per year who expects to receive a 2% annual salary increase and a 50% company match on his contributions up to 6% of his salary.

If he started with \$100,000 in his workplace retirement savings plan, saved 4% of his salary and hypothetically earned an average of 5% a year, he would have \$661,317 in the plan when he turned 65. Saving 6% per year, he would have \$822,658 in his account. Put another way, by increasing his retirement plan savings rate from 4% to 6%, he would accumulate \$161,341 more in his retirement plan over 25 years.



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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