

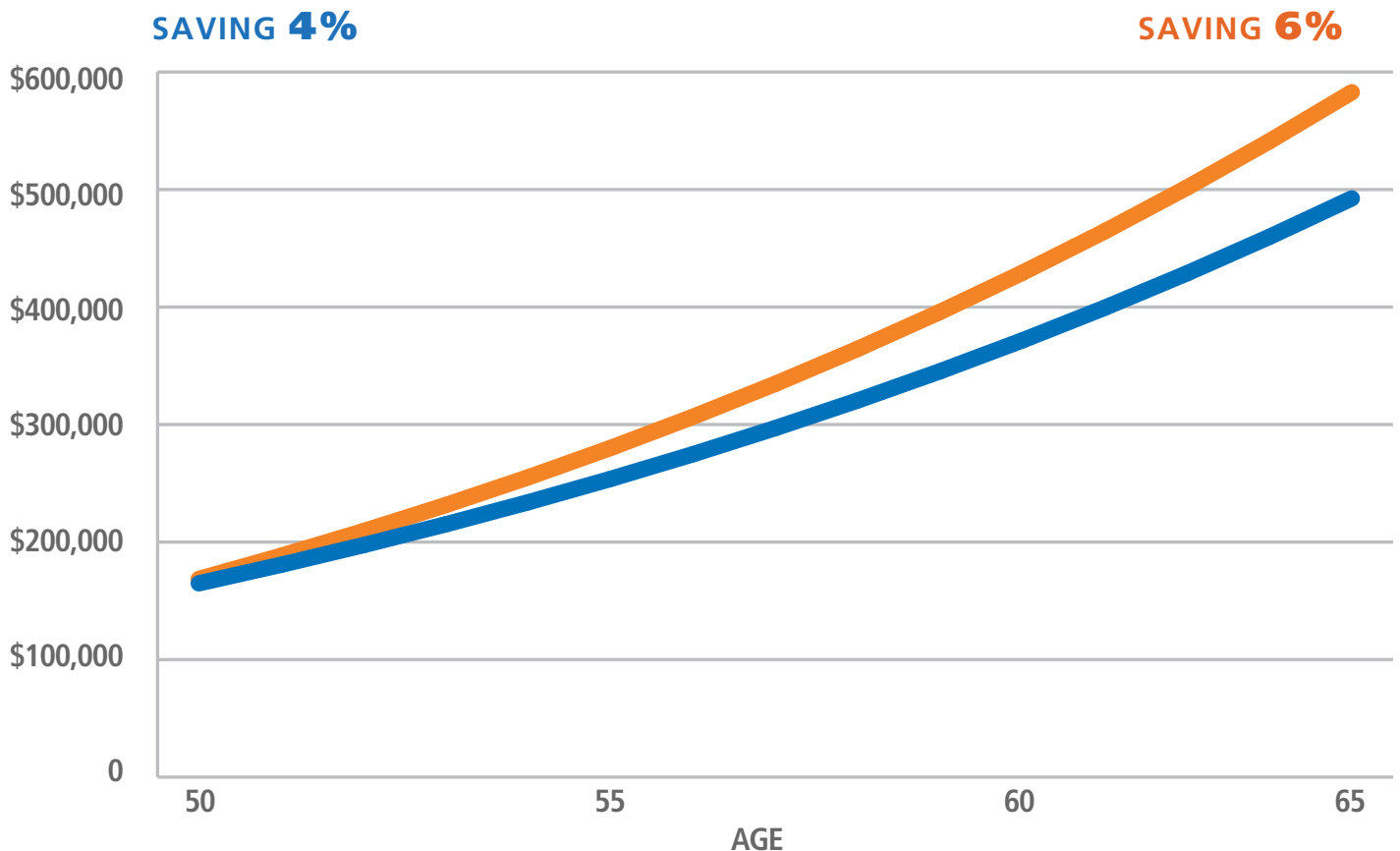
ING Retirement Contribution Rate Calculator

50 year-old woman with an income of \$120,000

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 50-year-old woman earning \$120,000 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 \$150,000 in her workplace retirement savings plan, saved 4% of her salary and hypothetically earned an average of 5% a year, she would have \$492,503 in the plan when she turned 65. Saving 6% per year, she would have \$582,835 in her account. Put another way, by increasing her retirement plan savings rate from 4% to 6%, she would accumulate \$90,332 more in her retirement plan over 15 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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