

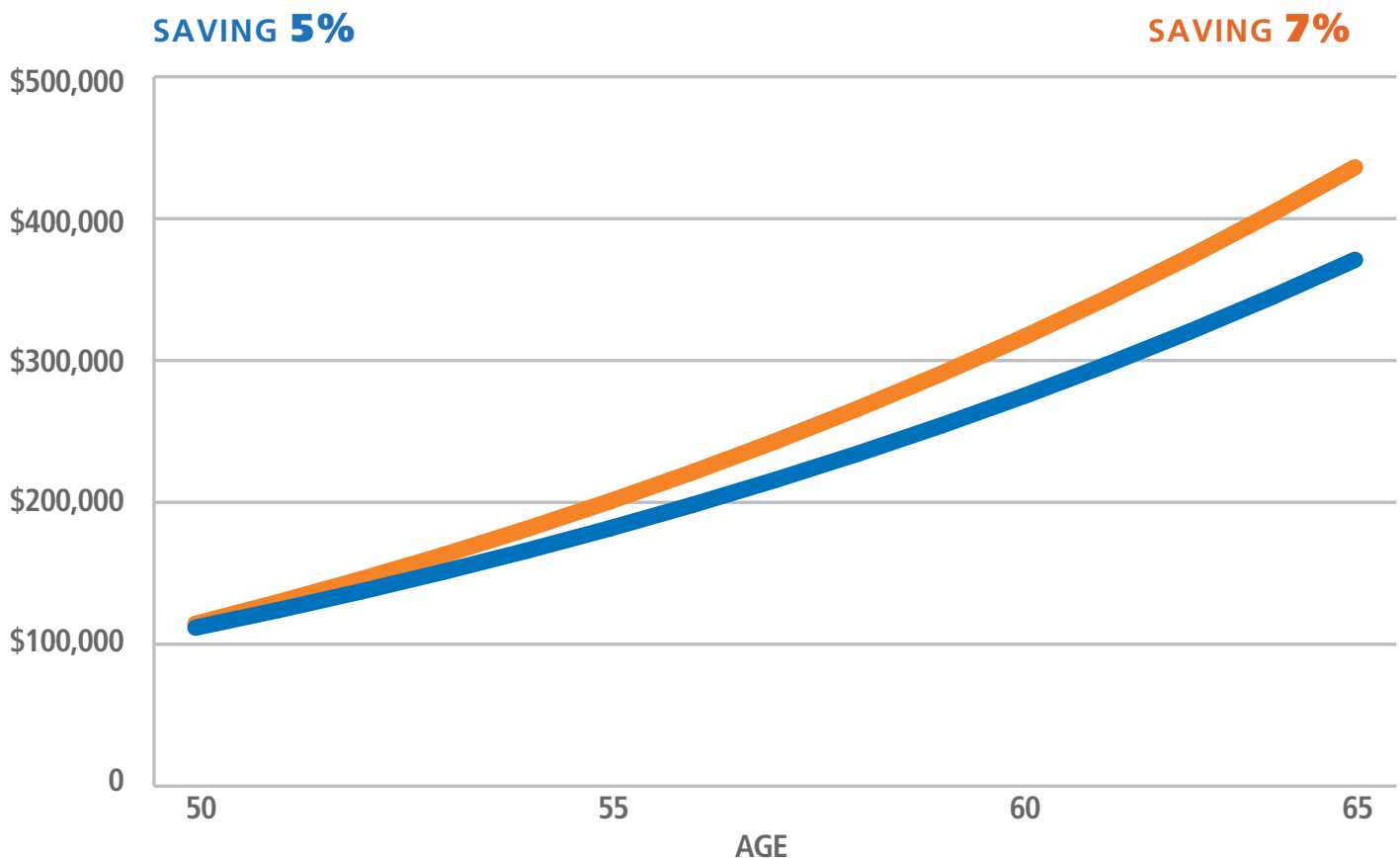
## ING Retirement Contribution Rate Calculator

# Couple in their 50's earning \$130,000

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 couple who are both teachers. They have a combined income of \$130,000 per year and expect to retire in 15 years. For simplicity, we'll say that they're both 50-years-old. They expect to receive salary increases of 2% per year, but they do not receive a match for the 403(b) contributions.

If they started with \$100,000 in their workplace retirement savings plan, saved 5% of their salary and hypothetically earned an average of 5% a year, they would have \$370,992 in their plan after saving for 15 years. Saving 7% per year, they would have \$436,232 in their account. Put another way, by saving about \$50 more dollars a week, they would accumulate \$65,240 more in their retirement plan after 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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