

See what's new about your retirement plan website...

There's a lot to like!

As you go to log on to www.ingretirementplans.com, you'll notice a whole new look. You can still log in the same way as before, but now you'll find a lot more to explore. Plus, after you log on, you'll see several improvements to the account summary page. And speaking of your account, there are certain features you may soon be able to access from your mobile device. Read on for details!



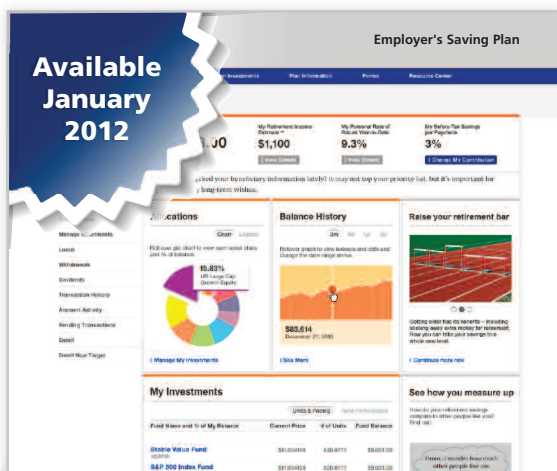
Login Page

Your login page is now much more than just the access point to your account. Sure, sometimes you only want to check your balance, but our recent update means you can also check out the following even before you log on:

- Tips and updates on timely topics and new developments
- Inspiration from plan participants on why they decided to join their plan or start saving more
- Tools and calculators to help you plan for your financial future while providing perspective on your progress
- Highlights on how ING is making a difference in the community

Enhanced Security

For your added protection whenever you visit your plan website, we enhanced your online account security. As a result, when you first log in to your account, you will be asked to select five security questions and provide personalized answers. You will also now be able to register your personal computer to be remembered as a trusted source for accessing your account online.



Account Summary Page

Participants who go online typically spend the most time viewing details about their retirement plan account, which is why the account summary page now includes these enhanced features:

- A new dashboard design that allows you to quickly see key account details without leaving the page
- Engaging graphics that show your balance, contribution history, and investments so you can clearly see your financial situation and adjust it where necessary
- Personalized messages that call your attention to specific areas of your account that could benefit from positive savings actions

We think you'll like what you see.
www.ingretirementplans.com



Your future. Made easier.®

ALSO COMING IN JANUARY

Mobile Account Application

Considering the rapid pace of technology – and life in general – you should be able to manage your retirement plan account wherever you go, at your convenience. That's why ING is introducing a new mobile account application for owners of iPhone®, iPod Touch®, and Android™ devices. After downloading the app onto your mobile device – and based on the plan you participate in through your employer – here are some of the account details you'll be able to view on the go:

- Current balances
- Balance history
- Balances by asset class and fund
- Personal rate of return
- Fund performance
- Contribution history

To help you manage your account, this new application also allows you to conduct certain transactions. Depending on your plan and plan rules, you may be able to:

- Change your contributions
- Transfer money among funds
- Reallocate your account balance
- Change how future contributions will be invested

Go Mobile!

Once the app is available, you will be able to download it directly from the iTunes App Store or through the Android Market.*



Keywords: ING Retire



* For security purposes, you must sign in to your online account at least once after the introduction of ING's new mobile app.



ING received the DALBAR 2011 Communications Seal for Excellence in Financial Communications for our Participant Website. The Seal recognizes best practices in plan participant communications in financial services and is awarded to written and electronic communications that achieve excellence in serving the needs of customers.

Any insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by ING Life Insurance and Annuity Company ("ILIAC"). Fixed annuities are issued by ILIAC. ILIAC is solely responsible for meeting its obligations. Plan administrative services provided by ILIAC or ING Institutional Plan Services, LLC ("IIPS"). Neither ILIAC nor IIPS engage in the sale or solicitation of securities. All companies are members of the ING family of companies. **Securities distributed by ING Financial Advisers, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.**



[HTTP://ING.US](http://ing.us)