



# Need Direction?

Here's A New Way to Plan for Retirement

## Planning for retirement takes time and has its challenges.

To help, your employer has teamed up with Morningstar Associates, LLC to provide a new range of investment advisory services designed to help meet your retirement planning needs.

## Morningstar® Retirement Manager<sup>SM</sup>

Morningstar Retirement Manager provides the latest in investment advisory solutions and with them; retirement planning has never been easier. **Investment Advice (Managed by You)** and **Managed Accounts (Managed by Morningstar)** are two unique solutions that recognize you don't have to be an investing expert to do a good job managing your retirement account. Morningstar can help. You can choose to remain in control and implement advice right from the experts, or have an investment professional manage your account for you.

## Which direction best suits your plan for retirement?

If you would like to maintain control of your investments, but wouldn't mind a helping hand, take a closer look at **Managed by You**.

If you would prefer to have an investment professional manage your account on your behalf, take a closer look at **Managed by Morningstar**.

	Managed by You	Managed by Morningstar
A personalized asset allocation strategy	*	*
Investment selections based on plan availability	*	*
Ongoing monitoring of investment selections		*
Automatic account rebalancing		*
Transaction initiation requests		*
Quarterly progress reports online		*
Annual progress reports mailed to homes		*

If you have time and are disciplined enough to monitor your account on a regular basis, Managed by You provides educational tools, resources, and investment advice at no additional cost. You may use this service as often as you'd like. If you prefer to have an investment professional do the work for you, Managed by Morningstar provides ongoing management and oversight of your retirement account. With this fee-based service\*, you'll receive all the extras noted in the chart above, including quarterly progress reports so you can see exactly how you're doing.

## The choice is yours.

Morningstar Retirement Manager offers multiple solutions, multiple benefits. Choose the personalized retirement planning solution that works for you.

## To access and enroll in this new retirement service:

Log onto [www.ingretirementplans.com](http://www.ingretirementplans.com) and Click on "Get Advice" (The "Get Advice" link is in the left hand navigation bar.)

\* Check with your HR Department for fee information.

## How might you benefit?

According to research studies, people like you who were enrolled in the Managed by Morningstar program saw an improvement in their retirement income, including:

- ✓ An increase of more than \$5,000 in estimated annual retirement income
- ✓ Having portfolios that were better diversified

It can make all the difference to have a professional investment manager on your side.

\* See study source on back.



Your future. Made easier.<sup>SM</sup>

## A NEW WAY TO PLAN FOR RETIREMENT

\* Morningstar Associates' proprietary data. The data is from an analysis of 574 retirement plan participants. This group includes participants who enrolled in the Managed by Morningstar service from January 5, 2007 through June 30, 2007. However, this group excludes providers that offer automatic escalation programs and excludes participants with company stock and outside assets. The percent improvement in retirement income was calculated as the percentage change between the average initial retirement income outlook and the average retirement income outlook based on our recommendations.

### About Morningstar

Morningstar Associates, LLC, a leading provider of investment advisory services for the retirement plan industry, is a registered investment advisor and wholly owned subsidiary of Morningstar, Inc., a company known for its independence and investor focus. Morningstar Associates serves institutions and individuals at all stages of retirement plan development – including plan lineup development, investment monitoring and participant recommendations.

### About ING

As a global leader with over 40 years of experience, ING has the scale and resources to address the unique needs of the defined contribution market. We offer a suite of products and programs, including variable annuities, separate account products, and mutual fund programs. Our multi-fund family investment approach and multi-tiered pricing model allow for flexibility. ING provides the Morningstar Retirement Manager platform as an available service through our product suite.

**You should consider the investment objectives, risks, charges and expenses of the investment option carefully before investing. The prospectuses/prospectus summaries containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.**

Variable annuities, Group annuities, Funding Agreements and Mutual Funds offered under a custodial agreement or through a retirement plan are long term investment vehicles designed for retirement purposes which allow you to allocate contributions among variable investment options that have the potential to grow tax deferred, or in the case of Roth contributions, tax free, with an option to receive a stream of income at a later date. Taxes are due upon withdrawal of tax deferred assets; withdrawals will also reduce the applicable death benefit and cash surrender value. Account values fluctuate with market conditions, and when redeemed the principal may be worth more or less than its original amount invested. An annuity does not provide any additional tax deferral benefit as tax deferral is provided by the plan. Annuities are subject to additional fees and expenses of which other tax qualified funding vehicles may not be subject. For 401(a), 401(k) and 403(b) plans, early withdrawals taken prior to 59½, a 10% IRS penalty may apply.

For 403(b)(1) annuities, the Internal Revenue Code (IRC) generally prohibits withdrawals of 403(b) salary reduction contributions and earnings on such contributions prior to death, disability, age 59½, severance of employment, or financial hardship. Amounts held in a 403(b)(1) annuity as of 12/31/1988 are "grandfathered" and are not subject to these restrictions. For 403(b)(7) custodial accounts, the IRC generally prohibits withdrawals of any contributions and attributable earnings prior to death, disability, age 59½, severance of employment, or financial hardship. For both 403(b)(1) annuities and 403(b)(7) custodial accounts, the amount available for hardship is limited to the lesser of the amount necessary to relieve the hardship, or the account value as of 12/31/1988 plus the amount of any salary reduction contributions made after 12/31/1988 (exclusive of any earnings.).

**IMPORTANT: The projections or other information generated by Morningstar® Retirement Manager™ regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results (including investment results) and are not guarantees of future results. Results may vary with each use and over time.**

Annual Retirement Income Outlook considers such things as your asset mix and Morningstar Associates' own forecasts for return, risks and correlation for various asset classes. The Expected Retirement Income noted within the tool is the amount the simulation has determined as having a 90% probability of being achieved.

Annual Retirement Income Goal is calculated by taking 70% of your projected salary at retirement, expressed in today's dollars. Your projected salary at retirement is determined by a proprietary salary growth curve and your projected social security benefits. Morningstar Associates' salary growth curve assumes your salary will grow at rates that vary with your age. Projected social security benefit is based off of an algorithm supplied by the Social Security Administration.

Proposed Asset Mix is derived from various factors such as your years to retirement, your projected salary growth and results from an asset-liability analysis. The asset-liability analysis is an economic concept that is helpful in understanding your ability to withstand financial losses by incorporating a projected future stream of income into your current financial situation.

Morningstar Retirement Manager is provided by Morningstar Associates, LLC ("Morningstar Associates"), a registered investment advisor and a wholly owned subsidiary of Morningstar, Inc., and is intended for citizens and legal residents of the United States and its territories. Morningstar Associates' advisory service relates solely to the investment options offered under the plan. Retirement plan funding products are offered through ING Financial Advisers, LLC (member SIPC) or other broker dealers with which it has selling agreements. ING provides Morningstar Associates with the plan's investment options and information about participants but the decisions regarding the advice provided are made by Morningstar Associates. ING and its companies are not affiliated with Morningstar Associates or its affiliates, and receive no fee or other direct financial benefits from Morningstar Associates in connection with the use of its services. The Morningstar name and trademarks are used under license from Morningstar Associates.

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