

# Make the most of your retirement plan

## What is Morningstar® Advice?

Through a special arrangement with your employer and ING, you can access Morningstar® Advice Online<sup>SM</sup> and Morningstar® Advice Statement<sup>TM</sup> investment advisory services that will provide you with personalized advice for your ING retirement program.

## Morningstar® Advice Online<sup>SM</sup>

Provides you with personalized advice for your ING retirement plan through three central modules – research, education, and advice – all in a lively, engaging, and self-directed environment.

## Morningstar® Advice Statement<sup>TM</sup>

Takes the power of Morningstar's online advice service and makes it available to you in an easy-to-read print statement. The statement offers asset allocation, investment and contribution recommendations, and shows how Morningstar's recommendations may improve your chances of meeting retirement goals.

## What does it do for me?

Morningstar Advice uses a goal-based approach, which allows you to examine relationships between asset mixes, risk, and your expected retirement income.

Advice Online may give you specific answers to these important questions:

- How much money should I contribute to my retirement account?
- What funds within my plan should I invest in, and how much should I allocate to each fund?

## Advice Online<sup>SM</sup> will provide:

- Research, education and advice.
- Tools to help you set retirement goals and choose an asset-allocation strategy.
- Specific, independent, professional investment advice to create a diversified portfolio using the investment options available in your retirement plan.
- Investment recommendations and the appropriate percentage allocation for your chosen investment options.
- Objective, professional investment advice available whenever you need it from one of the most trusted names in investing.
- Personalized investment option recommendations that factor in your unique financial situations and retirement goals.

## How do I access Advice Online<sup>SM</sup>?

- Once you have enrolled and your ING retirement plan account has been established, you can access Advice Online through ING Access at [www.ingretirementplans.com](http://www.ingretirementplans.com). Upon entering ING Access, select the "Advice" link located on the left side of the screen.
- For your convenience, some of your ING account information will be pre-filled in Advice Online.
- Since Advice Online is an Internet-based service, you can get advice and review your account information 24 hours a day, seven days a week.

**IMPORTANT: The projections or other information generated by Morningstar® Advice Online<sup>SM</sup> 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.**



Expected Retirement Income 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.

Target Retirement Income 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 on an algorithm supplied by the Social Security Administration.

## MAKE THE MOST OF YOUR RETIREMENT PLAN

Recommended 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.

### About Morningstar

ING has an alliance with Morningstar Associates, LLC, an unaffiliated independent investment advisor and a wholly owned subsidiary of Morningstar, Inc. Morningstar, Inc., a global investment research firm based in Chicago, has played a leading role in the financial information revolution by putting investors first. Morningstar, Inc. is among the leaders in providing objective, fundamental analysis of stocks and mutual funds with its comprehensive, proprietary databases, and its innovative product design and technology applications. All of which have made Morningstar one of the most acknowledged names in investing. That’s one of the reasons ING has selected Morningstar Associates as our investment advice service provider for ING retirement plan programs.

Access to Morningstar Associates provided by ING. ING and its companies have no influence or input into the specific content of the advice or individual fund recommendations from, and are not affiliated with, Morningstar, Inc. ING receives no fee or other direct financial benefits from Morningstar in connection with the use of its services.

The Morningstar name and trademarks are used, under license, from Morningstar Associates, LLC. Investment advisory products and services are provided by Morningstar Associates, LLC, a registered investment advisor and a wholly owned subsidiary of Morningstar, Inc. Morningstar Associates, LLC is not an affiliate of ING.



[www.ing.com/us](http://www.ing.com/us) [www.ingretirementplans.com](http://www.ingretirementplans.com)

Insurance products, annuities, and retirement plan funding that are issued by (third party administrative services may also be provided by) ING Life Insurance and Annuity Company are distributed by ING Financial Advisers, LLC (member SIPC), 151 Farmington Avenue, Hartford, Connecticut 06156. These companies are wholly owned, indirect subsidiaries of ING Groep N.V. Securities may also be distributed through other broker-dealers with which ING has selling agreements. Insurance obligations are the responsibility of each individual company. Products and services may not be available in all states.  
C06-0316-002 (3/06)



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

RETIREMENT PLANS • MUTUAL FUNDS • DIRECT BANKING • ANNUITIES • LIFE INSURANCE • EMPLOYEE BENEFITS • FINANCIAL PLANNING  
Products and services offered through the ING family of companies. © 2006 ING North America Insurance Corporation [ing.com/us](http://ing.com/us)