

ING Life Insurance and Annuity Company



ING MAP Select (Allocated) - Core Menu

Separate Account D Group Annuity Contract

Average Annual Total Returns as of: 12/31/2006

Variable annuities and funding agreements 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. Early withdrawals may be subject to surrender charges, and if taken prior to age 59 1/2, a 10% IRS penalty may apply. Taxes are due upon withdrawal of tax-deferred assets; withdrawals will also reduce the applicable death benefit and cash surrender value.

THE PERFORMANCE DATA QUOTED REPRESENTS PAST PERFORMANCE. PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS. FOR MONTH-END PERFORMANCE WHICH MAY BE LOWER OR HIGHER THAN THE PERFORMANCE DATA SHOWN PLEASE CALL 800-262-3862. INVESTMENT RETURN AND VALUE OF AN INVESTMENT WILL FLUCTUATE SO THAT, WHEN SOLD, AN INVESTMENT MAY BE WORTH MORE OR LESS THAN THE ORIGINAL COST.

These numbers reflect total Separate Account charges, ranging from 0.00% to 0.70% on an annual basis. See additional notes section for charges by investment option. They also assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses.

DEPENDING UPON THE TYPE OF CONTRACT IN WHICH YOU PARTICIPATE, YOU HAVE EITHER RECEIVED DISCLOSURE BOOKLETS FOR THE SEPARATE ACCOUNT AND/OR FUND PROSPECTUSES. YOU SHOULD CONSIDER THE INVESTMENT OBJECTIVES, RISKS AND CHARGES, AND EXPENSES OF THE VARIABLE PRODUCT AND ITS UNDERLYING FUND OPTIONS CAREFULLY BEFORE INVESTING. THE DISCLOSURE BOOKLET CONTAINS THIS AND OTHER INFORMATION. ANYONE WHO WISHES TO OBTAIN A FREE COPY OF THE SEPARATE ACCOUNT DISCLOSURE BOOKLET AND/OR FUND PROSPECTUSES MAY CALL THEIR ING REPRESENTATIVE OR THE NUMBER ABOVE. PLEASE READ THE SEPARATE ACCOUNT DISCLOSURE BOOKLET AND/OR THE FUND PROSPECTUSES CAREFULLY BEFORE INVESTING.

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. This date may also precede the portfolio's inclusion in the product.

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Since Inception	Fund Inception Date	Investment Style **	Total Fund/Admin. Expenses ***	Prospectus Date
Stability of Principal												
ING Fixed Account (F) -Fund 739, Base Not part of the Separate Account	0.25%	0.75%	3.00%	3.00%	3.10%	3.65%	4.47%					05/01/2005
ING VP Money Market Portfolio - Class I The 7-day annualized Subaccount yield as of 12/31/2006 is 4.42%. (+)	0.38%	1.12%	4.20%	4.20%	2.30%	1.62%	3.09%		08/01/1975	Money Market	1.00%	05/01/2006
Bonds												
ING GNMA Income Fund - Class A	-0.24%	1.32%	4.31%	4.31%	3.27%	4.42%	5.90%		08/17/1973	Intermediate Government	0.97%	07/31/2006
ING Oppen Strat Inc-Int / Janus Aspen Flexible Inc-Inst # (4)	0.71%	4.04%	8.05%	8.05%	4.03%	5.62%	6.24%		09/13/1993	Multi-Sector Bond	0.00%	
ING Oppenheimer Strategic Income Portfolio - Initial Class	0.71%	4.04%	8.05%	8.05%				4.68%	11/08/2004	Multi-Sector Bond	0.89%	05/01/2006
ING PIMCO High Yield Portfolio - Class S	0.93%	3.55%	8.75%	8.76%				8.35%	05/03/2004	High Yield Bond	0.95%	05/01/2006
ING PIMCO Total Return Portfolio - Initial Class	-0.65%	0.91%	3.85%	3.85%	3.36%			4.71%	05/01/2002	Intermediate-Term Bond	1.20%	05/01/2006
ING VP Intermediate Bond Portfolio - Class I	-0.53%	1.15%	3.81%	3.81%	3.77%	5.06%	5.77%		05/23/1973	Intermediate-Term Bond	0.74%	05/01/2006
Lord Abbett Bond-Debenture Fund - Class P	0.77%	3.76%	9.86%	9.86%	6.50%	7.47%		5.70%	08/21/1998	High Yield Bond	1.09%	05/01/2006
Oppenheimer Champion Income Fund - Class A	1.08%	3.80%	8.89%	8.89%	6.66%	7.92%	5.32%		11/16/1987	High Yield Bond	1.38%	09/01/2006
Oppenheimer International Bond Fund - Class A	-0.15%	4.90%	8.32%	8.32%	8.73%	14.21%	8.56%		06/15/1995	International Bond	1.28%	11/24/2006

Performance Update

See Performance Introduction Page for Important Information

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Since Inception	Fund Inception Date	Investment Style **	Total Fund/Admin. Expenses ***	Prospectus Date
Bonds												
PIMCO VIT Real Return Portfolio - Admin Class	-2.33%	-1.26%	0.48%	0.48%	3.52%	7.16%		8.06%	09/30/1999	Long Government	1.01%	05/01/2006
Pioneer High Yield Fund - Class R	-0.19%	4.98%	10.19%	10.19%	6.30%	8.95%		10.11%	02/12/1998	High Yield Bond	1.29%	03/01/2006
Pioneer Strategic Income Fund - Class R	-0.32%	2.06%	6.14%	6.14%	6.20%	9.84%		7.58%	04/15/1999	Multi-Sector Bond	1.30%	02/01/2006
Asset Allocation												
ING Solution 2015 Portfolio - Adviser Class	0.94%	4.78%	10.54%	10.54%				10.53%	04/29/2005	Lifecycle / Asset Allocation	1.20%	05/01/2005
ING Solution 2025 Portfolio - Adviser Class	1.24%	5.86%	12.37%	12.37%				12.97%	04/29/2005	Lifecycle / Asset Allocation	1.29%	05/01/2006
ING Solution 2035 Portfolio - Adviser Class	1.44%	6.66%	13.91%	13.91%				14.75%	04/29/2005	Lifecycle / Asset Allocation	1.34%	05/01/2006
ING Solution 2045 Portfolio - Adviser Class	1.56%	7.17%	14.82%	14.82%				16.59%	04/29/2005	Lifecycle / Asset Allocation	1.37%	05/01/2006
ING Solution Income Portfolio - Adviser Class	0.54%	3.17%	7.21%	7.21%				6.35%	04/29/2005	Lifecycle / Asset Allocation	1.11%	05/01/2006
ING VP Strategic Allocation Conservative Portfolio - Class I	0.57%	3.77%	8.10%	8.10%	6.44%	5.46%	5.63%		07/05/1995	Lifestyle / Asset Allocation	0.90%	05/01/2006
ING VP Strategic Allocation Growth Portfolio - Class I	1.53%	6.56%	12.91%	12.91%	10.15%	7.36%	5.87%		07/05/1995	Lifestyle / Asset Allocation	0.98%	05/01/2006
ING VP Strategic Allocation Moderate Portfolio - Class I	1.17%	5.44%	10.89%	10.89%	8.39%	6.49%	5.66%		07/05/1995	Lifestyle / Asset Allocation	0.95%	05/01/2006
Balanced												
American Balanced Fund® - Class R-3	0.80%	4.59%	11.44%	11.44%	7.53%	7.26%	9.29%		07/26/1975	Moderate Allocation	0.91%	03/01/2006
Calvert Social Balanced Portfolio	0.32%	3.92%	8.39%	8.39%	7.18%	5.09%	5.93%		09/02/1986	Moderate Allocation	1.27%	05/01/2006
Fidelity® Advisor Balanced Fund - Class T	0.06%	5.23%	11.12%	11.12%	6.87%	5.40%	5.83%		01/06/1987	Moderate Allocation	1.39%	01/29/2006
ING MFS Total Return Portfolio - Service Class	0.99%	4.92%	11.71%	11.71%	8.36%	7.02%		7.30%	08/14/1998	Moderate Allocation	1.09%	05/01/2006
ING OpCap Balanced Value Portfolio - Initial Class	1.11%	5.37%	10.36%	10.36%	7.66%	5.04%		4.91%	12/10/2001	Moderate Allocation	1.35%	05/01/2006
ING T. Rowe Price Capital Appreciation Port - Serv Class	1.17%	5.89%	14.41%	14.41%	12.71%	12.40%	12.02%		01/24/1989	Moderate Allocation	1.10%	05/01/2006
ING Van Kampen Equity and Inc-I/Janus Asp Balanced-I # (4)	1.64%	4.67%	12.28%	12.28%	9.50%	6.83%	10.23%		09/13/1993	Moderate Allocation	0.00%	
ING Van Kampen Equity and Income Portfolio - Initial Class	1.64%	4.67%	12.28%	12.28%	10.13%	5.42%		5.50%	12/10/2001	Moderate Allocation	0.92%	05/01/2006
ING VP Balanced Portfolio, Inc. - Class I	0.81%	4.58%	9.72%	9.72%	7.58%	5.73%	7.29%		04/03/1989	Moderate Allocation	0.85%	05/01/2006
Oppenheimer Capital Income Fund - Class A	1.84%	7.19%	14.82%	14.82%	8.84%	7.48%	8.25%		12/01/1970	Moderate Allocation	1.21%	11/24/2006
Pax World Balanced Fund	0.49%	4.73%	10.38%	10.38%	9.45%	6.85%	9.19%		08/10/1971	Moderate Allocation	1.26%	04/29/2006
The Income Fund of America® - Class R-3	1.99%	6.51%	19.91%	19.91%	11.56%	10.52%	9.66%		12/01/1973	Moderate Allocation	0.96%	10/01/2006
Large Cap Value												
AIM Basic Value Fund - Class R	2.78%	7.74%	12.90%	12.90%	9.60%	6.17%	11.23%		10/18/1995	Large Blend	1.39%	04/29/2006
AIM Charter Fund - Class R	1.17%	5.98%	16.04%	16.04%	9.60%	6.37%	6.48%		11/26/1968	Large Blend	1.46%	02/28/2006
AllianceBernstein VPS Growth and Income Portfolio - Class A	3.07%	7.29%	16.70%	16.70%	10.54%	6.67%	10.32%		01/14/1991	Large Value	1.09%	05/01/2006
Allianz NFJ Dividend Value Fund - Institutional Shares	1.81%	7.49%	23.90%	23.90%	16.15%	13.15%		13.18%	05/08/2000	Large Value	1.31%	11/01/2006
American Century® Equity Growth Fund - Advisor Class	1.72%	6.82%	13.64%	13.64%	11.25%	7.21%		6.28%	10/09/1997	Large Blend	1.12%	05/01/2006
American Century® Equity Income Fund - Class R	1.41%	6.10%	18.89%	18.89%	10.68%	9.64%	11.74%		08/01/1994	Large Value	1.48%	08/01/2006
American Century® Income & Growth Fund - Advisor Class	2.04%	8.53%	16.63%	16.63%	11.03%	7.23%	8.66%		12/17/1990	Large Value	1.12%	05/01/2006
American Century® Large Company Value Fund - Class R	2.72%	7.31%	19.38%	19.38%	12.06%	9.22%		7.43%	07/30/1999	Large Value	1.34%	08/01/2006
Fidelity® Advisor Equity Income Fund - Class T	1.43%	6.82%	16.66%	16.66%	11.38%	8.34%	9.08%		09/10/1992	Large Value	1.37%	01/29/2006
ING American Century Large Company Value Portfolio - Initial	2.66%	7.35%	19.16%	19.16%	9.81%	6.04%		6.28%	12/10/2001	Large Value	1.35%	05/01/2006
ING BlackRock Large Cap Value Portfolio - Service Class	1.15%	6.71%	16.13%	16.13%	10.75%			9.09%	05/01/2002	Large Value	1.23%	05/01/2006
ING Davis Venture Value - Initial Class	1.97%	7.37%	13.79%	13.79%	8.54%	6.25%		6.65%	12/10/2001	Large Blend	1.25%	05/01/2006
ING Fidelity VIP Equity-Income Portfolio - Service Class	2.13%	7.48%	19.61%	19.61%	11.82%	8.40%		7.00%	01/12/2000	Large Value	1.11%	05/01/2006

Performance Update

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Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Since Inception	Fund Inception Date	Investment Style **	Total Fund/Admin. Expenses ***	Prospectus Date
Large Cap Value												
ING Fundamental Research Portfolio - Initial Class	1.59%	6.49%	12.10%	12.10%	9.11%	4.94%		5.04%	12/10/2001	Large Blend	1.10%	05/01/2006
ING Growth and Income Fund - Class A	1.39%	6.41%	20.57%	20.57%	11.86%	5.52%	5.15%		01/03/1992	Large Blend	1.27%	09/30/2006
ING JPMorgan Value Opportunities Portfolio - Service Class	2.57%	8.22%	19.80%	19.80%				16.16%	04/29/2005	Large Value	0.98%	05/01/2006
ING Legg Mason Partners All Cap Portfolio - Service Class	2.03%	8.06%	17.74%	17.74%	9.75%	6.35%		7.25%	02/01/2000	Large Blend	1.19%	04/28/2006
ING Legg Mason Value Portfolio - Service Class	1.33%	9.91%	6.28%	6.28%	8.51%	4.68%		2.01%	10/02/2000	Large Blend	1.24%	05/01/2006
ING Neuberger Berman Partners Portfolio - Initial Class	0.52%	11.32%						8.94%	01/19/2006	Large Blend	1.02%	05/01/2006
ING Stock Index Portfolio - Institutional Class	1.38%	6.49%	14.89%	14.89%				10.84%	05/01/2004	Large Blend	0.82%	05/01/2006
ING T. Rowe Price Equity Income Portfolio - Service Class	1.96%	7.37%	18.85%	18.85%	12.23%	8.87%	8.14%		01/24/1989	Large Value	1.10%	05/01/2006
ING Van Kampen Comstock Portfolio - Initial Class	2.82%	5.93%	15.79%	15.79%	11.72%			9.27%	05/01/2002	Large Value	1.18%	05/01/2006
ING Van Kampen Growth and Income Portfolio - Service Class	2.60%	6.39%	15.75%	15.76%	13.14%	9.47%	8.70%		10/04/1993	Large Value	1.10%	05/01/2006
ING VP Growth and Income Portfolio - Class I	1.39%	6.60%	13.92%	13.92%	9.93%	4.57%	4.59%		05/01/1975	Large Blend	0.84%	05/01/2006
ING VP Index Plus LargeCap Portfolio - Class I	1.61%	6.52%	14.29%	14.29%	9.84%	5.47%	8.25%		09/16/1996	Large Blend	0.70%	05/01/2006
ING VP Value Opportunity Portfolio - Class I	1.65%	7.98%	15.73%	15.73%	10.73%	4.50%	9.60%		12/13/1996	Large Value	0.95%	05/01/2006
Lord Abbett Affiliated Fund - Class P	2.09%	5.34%	17.44%	17.44%	10.90%	7.67%		8.32%	11/24/1997	Large Value	0.92%	03/01/2006
Massachusetts Investors Trust - Class R3	0.36%	5.07%	12.85%	12.85%	10.24%	4.63%	5.79%		07/15/1924	Large Blend	1.25%	05/01/2006
MFS® Value Fund - Class R3	1.70%	7.54%	20.30%	20.30%	13.44%			15.36%	10/31/2003	Large Value	1.47%	01/01/2006
Mutual Shares Fund - Class R	2.53%	7.81%	17.68%	17.68%	13.54%	10.34%	10.85%		07/01/1949	Large Value	1.36%	05/01/2006
Oppenheimer Main Street Fund® - Class N	1.45%	6.49%	14.56%	14.56%	9.58%	6.02%	7.29%		02/03/1988	Large Blend	1.22%	10/26/2006
Pioneer Equity Income Fund - Class R	2.00%	7.52%	23.11%	23.12%	14.77%	9.06%	9.85%		07/25/1990	Large Value	1.26%	03/01/2006
Pioneer Fund - Class R	1.15%	5.42%	16.23%	16.23%	11.29%	6.40%	9.35%		02/13/1928	Large Blend	1.21%	05/01/2006
T. Rowe Price Value Fund - Advisor Class	1.87%	7.73%	19.20%	19.20%	13.13%	9.25%		9.15%	03/31/2000	Large Value	1.37%	05/01/2006
Vanguard® Variable Insurance Fund - Diversified Value Port	2.87%	6.32%	18.05%	18.05%	14.70%	10.85%		7.81%	02/08/1999	Large Value	1.11%	04/29/2006
Vanguard® Variable Insurance Fund - Equity Income Portfolio	2.56%	6.75%	19.86%	19.86%	11.73%	8.10%	8.97%		06/07/1993	Large Value	0.98%	04/29/2006
Washington Mutual Investors FundSM - Class R-3	1.57%	6.25%	17.60%	17.60%	9.93%	7.13%	9.44%		07/31/1952	Large Value	0.97%	07/01/2006
Large Cap Growth												
AIM Constellation Fund - Class R	0.19%	4.66%	5.59%	5.59%	6.57%	3.32%	4.46%		04/30/1976	Large Growth	1.52%	02/28/2006
American Century® Growth Fund - Class R	-0.09%	3.93%	7.44%	7.44%	7.02%	2.20%	6.03%		06/30/1971	Large Growth	1.50%	03/01/2006
American Century® Ultra® Fund - Class R	0.46%	3.96%	-3.75%	-3.75%	2.52%	0.63%	4.89%		11/02/1981	Large Growth	1.49%	03/01/2006
Fidelity® Advisor Equity Growth Fund - Class T	-0.87%	3.40%	6.18%	6.19%	4.57%	0.83%	5.79%		09/10/1992	Large Growth	1.48%	01/29/2006
ING American Century Select Portfolio - Initial Class	0.41%	6.79%	-1.96%	-1.96%	1.08%	-1.51%		-1.30%	12/10/2001	Large Growth	1.01%	05/01/2006
ING American Century Select-I/Janus Aspen Growth - I # (4)	0.41%	6.79%	-1.96%	-1.96%	0.95%	-0.22%	4.13%		09/13/1993	Large Growth	0.00%	
ING BlackRock Large Cap Growth Portfolio - Service Class	0.35%	7.11%	6.91%	6.91%	9.28%			6.29%	05/01/2002	Large Growth	1.21%	05/01/2006
ING Capital Guardian U.S. Equities Portfolio - Service Class	0.06%	3.95%	10.05%	10.05%	8.35%	5.71%		4.48%	02/01/2000	Large Growth	1.20%	05/01/2006
ING Fidelity VIP Contrafund Portfolio - Service Class	0.15%	6.45%	11.16%	11.16%	14.08%	11.33%		5.24%	01/12/2000	Large Growth	1.21%	05/01/2006
ING Fidelity VIP Growth Portfolio - Service Class	-0.87%	3.36%	6.19%	6.19%	4.72%	1.07%		-3.37%	01/12/2000	Large Growth	1.22%	05/01/2006
ING FMR SM Large Cap Growth Portfolio - Service Class	0.54%	7.80%	2.33%	2.33%				5.04%	04/29/2005	Large Growth	1.13%	05/01/2006
ING LargeCap Growth Fund - Class A	-0.00%	5.12%	4.02%	4.02%	6.67%	0.68%		6.00%	07/21/1997	Large Growth	1.45%	09/30/2006
ING Legg Mas LrgCap Gr-Initial / Janus Aspen Cap App-Ser # (4)	0.22%	5.11%	3.83%	3.83%	8.26%	4.96%		10.55%	05/01/1997	Large Growth	0.00%	
ING Legg Mason Aggr Gr Port / Alger Amer Small Cap (3)	-0.15%	3.87%	9.90%	9.90%	10.10%	3.45%	2.85%		09/21/1988	Large Growth	0.00%	

Performance Update

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Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Since Inception	Fund Inception Date	Investment Style **	Total Fund/Admin. Expenses ***	Prospectus Date
Large Cap Growth												
ING Legg Mason Partners Aggressive Growth Port - Initial Cla	-0.15%	3.87%	9.90%	9.90%	10.10%	3.45%		2.06%	11/28/1997	Large Growth	1.16%	05/01/2006
ING Legg Mason Partners Large Cap Growth Portfolio - Initial	0.22%	5.11%	3.83%	3.83%	5.00%			9.66%	05/01/2003	Large Growth	1.19%	05/01/2006
ING Marsico Growth Portfolio - Service Class	1.76%	7.26%	4.73%	4.73%	8.51%	3.53%		3.30%	08/14/1998	Large Growth	1.21%	05/01/2006
ING T. Rowe Price Growth Equity / Alger Amer Growth (3)	1.44%	6.36%	12.90%	12.90%	9.41%	5.49%	8.71%		01/09/1989	Large Growth	0.00%	
ING T. Rowe Price Growth Equity Portfolio - Initial Class	1.44%	6.36%	12.90%	12.90%	9.41%	5.49%		6.95%	11/28/1997	Large Growth	1.10%	05/01/2006
ING Thornburg Value / Neuberger Berman AMT Growth (3)	0.48%	9.06%	16.44%	16.44%	9.85%	3.32%	6.94%		09/10/1984	Large Blend	0.00%	
ING Thornburg Value Portfolio - Initial Class	0.48%	9.05%	16.44%	16.44%	9.85%	3.32%		5.14%	11/28/1997	Large Blend	1.25%	05/01/2006
ING UBS U.S. Large Cap Equity / Amer Century VP Cap Appr (3)	1.80%	6.68%	14.11%	14.11%	12.46%	5.80%	3.84%		11/20/1987	Large Blend	0.00%	
ING UBS U.S. Large Cap Equity Portfolio - Initial Class	1.80%	6.68%	14.11%	14.11%	12.46%	5.80%		4.40%	11/28/1997	Large Blend	1.20%	05/01/2006
ING Van Kampen Equity Growth Portfolio - Service Class	-0.93%	6.78%	3.86%	3.86%	8.50%			4.77%	05/01/2002	Large Growth	1.11%	05/01/2006
Massachusetts Investors Growth Stock Fund - Class R3	0.07%	5.09%	7.24%	7.24%	6.59%	0.98%	7.40%		01/01/1935	Large Growth	1.34%	04/01/2006
Oppenheimer Capital Appreciation Fund - Class N	-0.55%	4.41%	7.14%	7.15%	5.83%	2.40%	7.87%		01/22/1981	Large Growth	1.42%	10/26/2006
TCW Select Equities Fund - Class K	-0.58%	3.96%	-5.82%	-5.82%	2.93%	2.67%		1.74%	08/06/2001	Large Growth	1.75%	02/27/2006
The Growth Fund of America® - Class R-3	-0.12%	6.37%	10.62%	10.63%	12.02%	7.65%	12.54%		12/01/1973	Large Growth	0.96%	11/01/2005
Small/Mid/Specialty												
AIM Dynamics Fund - Class A	-0.33%	8.27%	16.47%	16.47%	12.84%			7.11%	03/28/2002	Mid-Cap Growth	1.11%	10/25/2005
AIM Global Health Care Fund - Class A	0.39%	1.79%	4.36%	4.36%	7.38%	3.06%	9.58%		08/07/1989	Specialty - Health	1.25%	02/28/2006
AIM Mid Cap Core Equity Fund - Class R	1.11%	6.16%	10.83%	10.83%	10.48%	8.75%	10.39%		06/09/1987	Mid-Cap Blend	1.52%	04/24/2006
AIM Small Cap Growth Fund - Class A	-0.51%	9.45%	14.02%	14.02%	9.49%	5.52%	11.67%		10/18/1995	Small Growth	1.54%	04/24/2006
AIM Small Cap Growth Fund - Class R	-0.53%	9.46%	14.04%	14.04%	9.48%	5.52%	11.73%		10/18/1995	Small Growth	1.54%	04/24/2006
Allianz CCM Mid-Cap Fund - Class R	-0.68%	3.80%	3.65%	3.65%	11.15%	7.21%	8.74%		08/26/1991	Mid-Cap Growth	1.36%	11/01/2006
Ariel Appreciation Fund	2.06%	6.84%	10.45%	10.45%	8.41%	8.18%	12.25%		12/01/1989	Mid-Cap Blend	1.59%	02/01/2006
Ariel Fund	1.91%	6.13%	9.85%	9.86%	10.25%	10.03%	12.60%		11/06/1986	Mid-Cap Blend	1.48%	02/01/2006
Baron Asset Fund	0.65%	7.32%	14.29%	14.29%	17.55%	10.47%	9.03%		06/12/1987	Mid-Cap Growth	1.64%	01/28/2006
Columbia Mid Cap Value Fund - Class A	0.40%	7.52%	16.40%	16.40%	17.09%	13.58%		14.55%	11/20/2001	Mid-Cap Value	1.46%	11/01/2005
CRM Mid Cap Value Fund - Investor Shares	0.25%	7.93%	16.60%	16.60%	15.90%	12.73%		15.69%	09/20/2000	Mid-Cap Blend	1.38%	10/24/2006
Franklin Rising Dividends Fund - Class R	0.66%	4.73%	17.00%	17.00%	9.58%	9.80%	10.40%		01/14/1987	Mid-Cap Value	1.33%	02/01/2006
Franklin Small Cap Value Securities Fund - Class 2	-0.71%	8.22%	16.63%	16.63%	15.99%	13.21%		8.73%	05/01/1998	Small Value	1.19%	05/01/2006
Franklin Small-Mid Cap Growth Fund - Class R	-0.98%	6.15%	7.19%	7.19%	10.02%	5.10%	7.52%		02/14/1992	Mid-Cap Growth	1.26%	09/01/2006
Franklin Utilities Fund - Class R	1.36%	10.26%	23.30%	23.30%	18.60%	12.08%	9.89%		09/30/1948	Specialty - Utilities	1.18%	02/01/2006
ING AllianceBernstein Mid Cap Growth - Service Class	-2.99%	6.49%	1.55%	1.55%	8.91%	8.50%		4.76%	08/14/1998	Mid-Cap Growth	1.23%	05/01/2006
ING American Century Small-Mid Cap Value Port - Init Class	1.16%	7.60%	15.34%	15.34%	14.64%			11.48%	05/01/2002	Small Value	1.52%	05/01/2006
ING Baron Small Cap Growth Portfolio - Initial Class	0.08%	10.25%	15.13%	15.13%	16.44%			13.99%	05/01/2002	Small Growth	1.43%	05/01/2006
ING Columbia Small Cap Value II Portfolio - Initial Class	0.17%	6.62%						1.46%	04/28/2006	Small Value	1.30%	05/01/2006
ING Evergreen Health Sciences Portfolio - Service Class	1.40%	5.32%	13.67%	13.67%				8.76%	05/01/2004	Specialty - Health	1.21%	05/01/2006
ING Fidelity VIP MidCap Portfolio - Service Class	-0.85%	6.91%	12.15%	12.15%	17.89%	15.18%		14.40%	01/12/2000	Mid-Cap Blend	1.24%	05/01/2006
ING Financial Services Fund - Class A	3.44%	6.35%	17.20%	17.20%	12.63%	10.32%	11.83%		01/24/1986	Specialty - Financial	1.19%	09/30/2006
ING Global Resources Portfolio - Service Class	-2.04%	14.18%	21.17%	21.17%	20.94%	22.01%	7.53%		01/24/1989	Specialty - Natural Resources	1.10%	05/01/2006
ING Global Technology Portfolio - Service Class	0.41%	6.09%	9.04%	9.04%	7.26%	1.41%		-3.37%	05/01/2001	Specialty - Technology	1.50%	05/01/2006

Performance Update

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Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Since Inception	Fund Inception Date	Investment Style **	Total Fund/Admin. Expenses ***	Prospectus Date
Small/Mid/Specialty												
ING Index Plus SmallCap Fund - Class R	-0.05%	7.04%	13.10%	13.11%	13.60%	10.84%		7.26%	02/03/1998	Small Blend	1.25%	09/30/2006
ING JPMorgan Mid Cap Value Portfolio - Initial Class	0.65%	6.11%	16.43%	16.43%	14.96%			13.75%	05/01/2002	Mid-Cap Value	1.35%	05/01/2006
ING JPMorgan Small Cap Core Equity Portfolio - Service Class	-0.16%	7.75%	16.40%	16.40%	14.81%			10.64%	05/01/2002	Small Blend	1.32%	05/01/2006
ING MFS Utilities Portfolio - Service Class	1.45%	13.08%	30.55%	30.55%				27.56%	05/02/2005	Specialty - Utilities	1.25%	05/01/2006
ING Neuberger Berman Regency Portfolio - Initial Class	-0.72%	10.69%						6.98%	01/03/2006	Mid-Cap Value	1.23%	05/01/2006
ING Real Estate Fund - Class A	-1.49%	9.53%	36.04%	36.04%	26.75%	23.62%	15.21%		12/31/1996	Specialty - Real Estate	1.20%	09/30/2006
ING Small Company Fund - Class A	-0.86%	7.81%	16.33%	16.33%	12.94%	8.83%	11.48%		01/04/1994	Small Blend	1.40%	09/30/2006
ING T. Rowe Price Div MidCap-I/Janus Aspen MidCap - I # (4)	-0.67%	7.12%	8.72%	8.72%	12.22%	6.44%	6.57%		09/13/1993	Mid-Cap Growth	0.00%	
ING T. Rowe Price Diversified Mid Cap Growth Port - I Class	-0.67%	7.12%	8.72%	8.72%	8.71%	5.31%		5.71%	12/10/2001	Mid-Cap Growth	1.01%	05/01/2006
ING Van Kampen Real Estate Portfolio - Service Class	-0.98%	10.49%	37.36%	37.36%	30.08%	24.78%	15.80%		01/24/1989	Specialty - Real Estate	1.10%	05/01/2006
ING VP Global Science and Technology Portfolio - Class I	-0.45%	3.79%	6.99%	6.99%	5.51%	-0.03%		-11.28%	05/01/2000	Specialty - Technology	1.31%	05/01/2006
ING VP Index Plus MidCap Portfolio - Class I	-0.39%	6.30%	9.17%	9.17%	12.07%	10.27%		12.26%	12/16/1997	Mid-Cap Blend	0.74%	05/01/2006
ING VP Index Plus SmallCap Portfolio - Class I	-0.08%	7.14%	13.54%	13.54%	14.07%	11.78%		9.20%	12/19/1997	Small Blend	0.74%	05/01/2006
ING VP MidCap Opportunities Portfolio - Class I	-0.39%	5.36%	7.53%	7.53%	9.61%	5.83%		-3.23%	05/05/2000	Mid-Cap Growth	1.15%	05/01/2006
ING VP Small Company Portfolio - Class I	-0.73%	8.02%	16.51%	16.51%	13.50%	8.96%	11.59%		12/27/1996	Small Blend	1.10%	05/01/2006
ING VP SmallCap Opportunities Portfolio - Class I	-0.27%	7.07%	12.29%	12.29%	10.33%	0.88%	9.24%		05/06/1994	Small Growth	1.15%	05/01/2006
ING Wells Fargo Mid Cap Disciplined Portfolio - Serv Class	1.07%	7.19%	14.94%	14.94%	10.90%	4.73%	5.24%		05/04/1992	Mid-Cap Value	1.11%	05/01/2006
ING Wells Fargo Small Cap Disciplined Portfolio - Serv Class	0.23%	7.41%	19.38%	19.38%				14.78%	11/30/2005	Small Value	1.32%	05/01/2006
Loomis Sayles Small Cap Value - Retail Class	0.79%	7.45%	17.62%	17.62%	14.64%	11.70%	11.48%		05/13/1991	Small Blend	1.45%	03/01/2006
Lord Abbett Developing Growth Fund, Inc. - Class P	-0.12%	10.91%	12.31%	12.31%	9.96%	5.57%		4.55%	01/05/1998	Small Growth	1.27%	12/01/2006
Lord Abbett Growth Opportunities Fund - Class P	0.07%	6.35%	7.13%	7.13%	7.54%	4.44%		0.88%	08/15/2000	Mid-Cap Growth	1.65%	04/01/2006
Lord Abbett Small-Cap Blend Fund - Class A	0.15%	5.18%	5.63%	5.63%	12.73%	13.01%		13.36%	06/26/2001	Small Blend	1.67%	12/01/2006
Munder Mid-Cap Core Growth Fund - Class Y	-1.54%	6.19%	11.32%	11.32%	15.12%	11.94%		12.86%	06/24/1998	Mid-Cap Growth	1.50%	10/31/2006
Munder Small-Cap Value Fund - Class Y	-0.67%	7.05%	10.44%	10.44%	13.99%	15.46%	14.10%		12/26/1996	Small Value	1.44%	10/31/2006
Oppenheimer Main Street® Small Cap/VA	0.28%	8.38%	14.48%	14.48%	14.20%	12.41%		8.46%	05/01/1998	Small Blend	1.26%	05/01/2006
Pioneer Mid Cap Value VCT Portfolio - Class I	0.06%	7.79%	12.09%	12.09%	13.53%	12.10%	11.41%		03/01/1995	Mid-Cap Value	1.16%	05/01/2006
T. Rowe Price Science and Technology Fund - Advisor Class	-2.13%	7.84%	6.73%	6.73%	3.31%	-0.30%		-14.80%	03/31/2000	Specialty - Technology	1.38%	05/01/2006
TCW Opportunity Fund - Class K	0.56%	8.16%	10.80%	10.80%	9.98%			17.87%	11/01/2002	Small Blend	1.89%	02/27/2006
TCW Value Opportunities Fund - Class K	0.09%	4.14%	12.06%	12.06%	9.29%			18.70%	11/01/2002	Mid-Cap Blend	1.75%	02/27/2006
UBS U.S. Small Cap Growth Fund - Class A	-1.47%	5.17%	8.03%	8.04%	8.12%	8.11%		7.62%	09/30/1997	Small Growth	1.58%	10/28/2005
Vanguard® Variable Insurance Fund-Small Company Growth Port	-0.52%	6.55%	9.44%	9.44%	9.76%	6.92%	12.54%		06/03/1996	Small Growth	1.10%	04/29/2006
Wanger Select	3.54%	10.44%	19.34%	19.34%	16.04%	13.40%		14.81%	02/01/1999	Mid-Cap Growth	1.27%	05/01/2006
Wanger U.S. Smaller Companies	-0.43%	5.34%	7.55%	7.55%	12.07%	10.76%	11.44%		05/03/1995	Small Growth	1.25%	05/01/2006
Global / International												
American Century® International Growth Fund - Class R	3.62%	11.64%	24.47%	24.47%	17.26%	10.06%	8.67%		05/09/1991	Foreign Large Growth	1.73%	04/01/2006
Artisan International Fund	3.69%	10.44%	25.12%	25.12%	19.38%	12.09%	12.49%		12/28/1995	Foreign Large Growth	1.54%	01/31/2006
Artisan International Value Fund	3.07%	10.95%	34.00%	34.00%	24.67%			31.58%	09/23/2002	Foreign Small/Mid Value	1.66%	01/31/2006
EuroPacific Growth Fund® - Class R-3	2.92%	8.57%	21.43%	21.43%	20.46%	14.76%	10.79%		04/16/1984	Foreign Large Blend	1.15%	06/01/2006
ING Diversified International Fund - Class A	3.15%	11.66%	24.49%	24.49%				23.88%	12/21/2005	Foreign Large Blend	1.58%	

Performance Update

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Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Since Inception	Fund Inception Date	Investment Style **	Total Fund/Admin. Expenses ***	Prospectus Date
Global / International												
ING Emerging Countries Fund - Class Q	4.79%	15.45%	27.57%	27.57%	21.90%	19.37%	8.84%		08/31/1995	Diversified Emerging Mkts	1.85%	03/01/2006
ING International Fund - Class Q	1.67%	9.33%	19.97%	19.98%	15.84%	11.28%	8.38%		01/03/1994	Foreign Large Blend	1.51%	03/01/2006
ING International SmallCap Fund - Class A	4.16%	15.34%	26.15%	26.15%	24.32%	18.17%	16.87%		08/31/1994	Foreign Small/Mid Value	1.74%	03/01/2006
ING JPMorgan Emerging Markets Equity Portfolio - Service Cla	5.20%	17.54%	35.52%	35.52%	28.92%	22.82%		8.57%	02/18/1998	Diversified Emerging Mkts	1.70%	05/01/2006
ING JPMorgan International / Scudder VLIF Int'l (3)	2.30%	8.16%	21.78%	21.78%	16.52%	10.75%	7.06%		05/01/1987	Foreign Large Blend	0.00%	
ING JPMorgan International Portfolio - Initial Class	2.30%	8.16%	21.78%	21.78%	16.52%	10.75%		6.97%	11/28/1997	Foreign Large Blend	1.35%	05/01/2006
ING Julius Baer Foreign Portfolio - Service Class	3.29%	12.94%	28.93%	28.93%	20.47%			14.69%	05/01/2002	Foreign Large Blend	1.37%	05/01/2006
ING Marsico International Opportunities Port - Serv Class	4.50%	11.48%	23.77%	23.77%				30.07%	05/02/2005	Foreign Large Growth	1.13%	05/01/2006
ING Oppenheimer Global Portfolio - Initial Class	1.63%	8.52%	17.57%	17.57%	15.19%			12.14%	05/01/2002	World Stock	1.01%	05/01/2006
ING Oppenheimer Global-Int/Janus Aspen Worldwide Gr-Inst # (4)	1.63%	8.52%	17.57%	17.57%	11.39%	4.86%	7.75%		09/13/1993	World Stock	0.00%	
ING VP Index Plus International Equity Portfolio- Inst Class	3.30%	10.06%	25.01%	25.01%				25.39%	07/29/2005	Foreign Large Blend	0.80%	05/01/2006
ING VP International Equity Portfolio - Class I	3.43%	10.45%	23.18%	23.18%	18.84%	10.09%		6.69%	12/22/1997	Foreign Large Blend	1.39%	05/01/2006
ING VP International Value Portfolio - Class I	4.05%	11.48%	29.12%	29.12%	18.19%	12.53%		11.98%	08/08/1997	Foreign Large Value	1.25%	05/01/2006
Lazard Emerging Markets Portfolio - Open Shares	4.17%	15.55%	29.54%	29.54%	33.39%	29.32%		9.26%	01/08/1997	Diversified Emerging Mkts	1.89%	05/01/2006
Mutual Discovery Fund - Class R	3.14%	8.79%	22.72%	22.72%	18.82%	14.70%	12.88%		12/31/1992	World Stock	1.62%	05/01/2006
New Perspective Fund® - Class R-3	2.24%	8.05%	19.45%	19.45%	14.67%	11.43%	11.47%		03/13/1973	World Stock	1.10%	12/01/2005
Templeton Foreign Fund - Class R	3.04%	9.60%	19.56%	19.56%	15.82%	12.99%	8.53%		10/05/1982	Foreign Large Value	1.45%	01/01/2006
Templeton Growth Fund, Inc. - Class A	2.24%	8.23%	21.45%	21.45%	15.17%	12.80%	10.52%		11/29/1954	World Stock	1.36%	01/01/2006

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

Additional Notes

(+) THE CURRENT YIELD REFLECTS THE DEDUCTION OF ALL CHARGES UNDER THE CONTRACT THAT ARE DEDUCTED FROM THE TOTAL RETURN QUOTATIONS SHOWN. THE CURRENT YIELD MORE CLOSELY REFLECTS CURRENT EARNINGS.

AN INVESTMENT IN ING VP MONEY MARKET PORTFOLIO IS NOT INSURED OR GUARANTEED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION OR ANY OTHER GOVERNMENT AGENCY.

THE FUND IS A MONEY MARKET FUND WHICH DOES NOT SEEK TO MAINTAIN A STABLE \$1.00 NET ASSET VALUE. WHILE THE FUND'S INVESTMENT OBJECTIVE INCLUDES THE PRESERVATION OF CAPITAL, IT IS POSSIBLE TO LOSE MONEY BY INVESTING IN THE FUND.

The T. Rowe Price Value Fund - Advisor Class shares commenced operations on March 31, 2000. Performance shown, prior to this date, is based upon a different Class of shares of the fund, restated based on the Advisor Class fees and expenses.

** Determined using Fund Company and/or Morningstar Category information.

*** Please refer to the relevant prospectuses/disclosure material for a full explanation of fees and expenses. Fees and expenses are subject to changes and may vary based on fund size, reimbursements, etc. Total fund expenses shown above are after waivers and reimbursements if applicable, and include investment management/advisory fees and other fund operating expenses and an adjustment for any applicable separate account charges, as disclosed in the Plan Sponsor new business and disclosure materials.

For the ING Series Class A funds, all performance figures are for Class A shares. For periods prior to the Class A inception dates, all Class A performance herein is calculated by using the performance of Class I shares and the internal fees and expenses of the Class A shares. Class A shares have identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as the Class I shares.

Additional Notes

The AIM Class R funds commenced operations on June 03, 2002. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A of this fund. The performance information for AIM Class R funds prior to June 03, 2002 is based upon the Class A performance, adjusted by fees associated with Class R.

The New Perspective Fund - Class R-3 commenced operations on June 4, 2002. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A of this fund. The performance information for The New Perspective Fund - Class R-3 prior to June 4, 2002 is based upon the Class A performance, adjusted by fees associated with Class R-3.

The American Balanced Fund - Class R-3 commenced operations on June 4, 2002. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A of this fund. The performance information for the American Balanced Fund - Class R-3 prior to June 4, 2002 is based upon the Class A performance, adjusted by fees associated with Class R-3.

The Oppenheimer Capital Appreciation Fund - Class N commenced operations on March 1, 2001. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A of this fund. The performance information for the Oppenheimer Capital Appreciation Fund - Class N prior to March 1, 2001 is based upon the Class A performance, adjusted by fees associated with Class N.

The Oppenheimer Main Street Growth & Income Fund - Class N commenced operations on March 1, 2001. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A of this fund. The performance information for the Oppenheimer Main Street Growth & Income Fund - Class N prior to March 1, 2001 is based upon the Class A performance, adjusted by fees associated with Class N.

The Franklin Templeton Class R Funds commenced operations on January 1, 2002. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A of this fund. The performance information for the Class R funds prior to January 1, 2002 is based upon the Class A performance, adjusted by fees associated with Class R.

The Pioneer Strategic Income Fund - Class R commenced operations on March 4, 2003. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A of this fund. The performance information for the Pioneer Strategic Income Fund - Class R prior to March 4, 2003 is based upon the Class A performance, adjusted by fees associated with Class N.

The Pioneer High Yield Fund - Class R commenced operations on March 4, 2003. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A of this fund. The performance information for the Pioneer High Yield Fund - Class R prior to March 4, 2003 is based upon the Class A performance, adjusted by fees associated with Class R.

The Pioneer Equity Income Fund - Class R commenced operations on March 4, 2003. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A of this fund. The performance information for the Pioneer Equity Income Fund - Class R prior to March 4, 2003 is based upon the Class A performance, adjusted by fees associated with Class R.

The Pioneer Fund - Class R commenced operations on March 4, 2003. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A of this fund. The performance information for the Pioneer Fund - Class R prior to March 4, 2003 is based upon the Class A performance, adjusted by fees associated with Class R.

American Century Ultra Fund - Class R commenced operations on September 2, 2003. Class R has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class I. The performance information above prior to September 2, 2003 is based upon the Class I performance adjusted by the fee differences between classes.

American Century Equity Income Fund - Class R commenced operations on September 2, 2003. Class R has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class I. The performance information above prior to September 2, 2003 is based upon the Class I performance adjusted by the fee differences between classes.

American Century International Growth Fund - Class R commenced operations on September 2, 2003. Class R has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class I. The performance information above prior to September 2, 2003 is based upon the Class I performance adjusted by the fee differences between classes.

American Century Growth Fund - Class R commenced operations on September 2, 2003. Class R has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class I. The performance information above prior to September 2, 2003 is based upon the Class I performance adjusted by the fee differences between classes.

American Century Large Company Value Fund - Class R commenced operations on September 2, 2003. Class R has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class I. The performance information above prior to September 2, 2003 is based upon the Class I performance adjusted by the fee differences between classes.

Allianz CCM Mid-Cap Fund - Class R commenced operations on December 31, 2002. Class R has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as the Institutional Class. The performance information above prior to December 31, 2002 is based upon the Institutional Class performance adjusted by the fee differences between classes.

The ING Index Plus SmallCap Fund - Class R fund commenced operations on October 1, 2003. Class R has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class I. The performance information above prior to October 1, 2003 is based upon the Class I performance adjusted by the fee differences between classes.

ING Fidelity VIP Contrafund Portfolio - Service Class commenced operations on November 15, 2004. The Portfolio operates as a feeder fund which invests 100% of its assets into the Master Fund (Fidelity VIP Contrafund Portfolio Service Class 2 shares). The performance information represented prior to November 15, 2004 is based upon the performance of the Service Class 2 Shares of the Master Fund adjusted by the fee differences between classes.

ING Fidelity VIP Equity-Income Portfolio - Service Class commenced operations on November 15, 2004. The Portfolio operates as a feeder fund which invests 100% of its assets into the Master Fund (Fidelity VIP Equity-Income Service Class 2 shares). The performance information represented prior to November 15, 2004 is based upon the performance of the Service Class 2 Shares of the Master Fund adjusted by the fee differences between classes.

ING Fidelity VIP Growth Portfolio - Service Class commenced operations on November 15, 2004. The Portfolio operates as a feeder fund which invests 100% of its assets into the Master Fund (Fidelity VIP Growth Portfolio Service Class 2 shares). The performance information represented prior to November 15, 2004 is based upon the performance of the Service Class 2 Shares of the Master Fund adjusted by the fee differences between classes.

ING Fidelity VIP Mid Cap Portfolio - Adviser Class commenced operations on November 15, 2004. The Portfolio operates as a feeder fund which invests 100% of its assets into the Master Fund (Fidelity VIP Mid Cap Portfolio Service Class 2 shares). The performance information represented prior to November 15, 2004 is based upon the performance of the Service Class 2 Shares of the Master Fund adjusted by the fee differences between classes.

Effective April 1, 2005, the PIMCO CCM Mid-Cap Fund - Class R fund name was changed to Allianz CCM Mid-Cap Fund - Class R.

The Washington Mutual Investors FundSM - Class R-3 commenced operations on June 04, 2002. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A of this fund. The performance information for the Washington Mutual Investors FundSM - Class R-3 prior to June 04, 2002 is based upon the Class A performance, adjusted by fees associated with Class R-3.

Additional Notes

The Income Fund of America - Class R-3 commenced operations on June 04, 2002. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A of this fund. The performance information for the Income Fund of America - Class R-3 prior to June 04, 2002 is based upon the Class A performance, adjusted by fees associated with Class R-3.

The Growth Fund of America - Class R-3 commenced operations on May 21, 2002. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A of this fund. The performance information for the Growth Fund of America - Class R-3 prior to May 21, 2002 is based upon the Class A performance, adjusted by fees associated with Class R-3.

The EuroPacific Growth Fund - Class R-3 commenced operations on May 21, 2002. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A of this fund. The performance information for the EuroPacific Growth Fund - Class R-3 prior to May 21, 2002 is based upon the Class A performance, adjusted by fees associated with Class R-3.

The FTVIP Franklin Small Cap Value Securities Fund - Class 2 commenced operations on January 6, 1999. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class 1 of this fund. The performance information for the FTVIP Franklin Small Cap Value Securities Fund - Class 2 prior to January 6, 1999 is based upon the Class 1 performance, adjusted by fees associated with the Class 2.

ING International Fund - Class Q commenced operations on February 26, 2001. Class Q has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A. Prior to February 26, 2001, the performance information above is based upon the Class A performance, excluding sales charges, and has not been adjusted by the fee differences between classes.

UBS U.S. Small Cap Growth Fund - Class A commenced operations on December 31, 1998. Class A has the identical investment objectives and policies, the same portfolio manager, and shares in the same portfolio holdings as the UBS U.S. Small Cap Growth Fund - Class Y, which commenced operations on September 30, 1997. The performance information shown above for the period prior to December 31, 1998 is based on the performance of Class Y adjusted to reflect the imposition of Class A fees.

ING Real Estate Fund - Class A commenced operations on November 4, 2002. The figures provide performance information for Class I shares of the Fund. Performance for Class I shares of the Fund for periods prior to November 4, 2002 includes performance of a predecessor investment company which merged into the ING Real Estate Fund on that date. Class A shares have similar annual returns as the Class I shares because the classes are invested in the same portfolio of securities. Annual results for Class A shares would be less than the amounts shown reflecting the differences in annual fund expenses.

The Loomis Sayles Small Cap Value - Retail Class commenced operations on December 31, 1996. Performance shown for periods prior to the inception date of the Retail Class represents the performance of the Institutional Class of shares during the periods shown, adjusted to reflect the current levels of management and 12b-1 fees payable by the respective Classes.

Effective December 2, 2005, the ING VP MagnaCap Portfolio - Class I merged into the ING VP Value Opportunity Portfolio - Class I.

Effective December 2, 2005, the ING Government Fund - Class A merged into the ING GNMA Income Fund - Class A.

Effective December 2, 2005, the ING VP Disciplined LargeCap Portfolio - Class I merged into the ING Fundamental Research Portfolio - Class I.

Effective April 7, 2006, AIM Small Company Growth Fund - Class A merged into AIM Small Cap Growth Fund - Class A.

Effective April 7, 2006, AIM Premier Equity Fund - Class R merged into AIM Charter Fund - Class R.

Effective April 28, 2006, the name of the ING Salomon Brothers Large Cap Growth Portfolio - Initial Class was changed to ING Legg Mason Partners Large Cap Growth Portfolio - Initial Class. The fund's manager and investment objectives remain the same.

The Massachusetts Investors Growth Stock Fund -- Class R-3 commenced operations on October 31, 2003. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class B of this fund. The performance information for the Massachusetts Investors Growth Stock Fund -- Class R-3 prior to October 31, 2003 is based on Class B performance, adjusted by fees associated with Class R-3.

The Massachusetts Investors Trust -- Class R-3 commenced operations on October 31, 2003. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class B of this fund. The performance information for the Massachusetts Investors Trust -- Class R-3 prior to October 31, 2003 is based on Class B performance, adjusted by fees associated with Class R-3.

These numbers reflect the fund's investment advisory fees, other fund expenses, and the annual deduction from the Separate Account as stated below:

Pioneer Class R Shares: 0.00%

ING Mutual Funds - Class R: 0.00%

AIM Class A, AIM Class R, American Century - Class R, MFS Class R2, Oppenheimer Class N, and TCW Galileo Class K: 0.00%

Allianz - Class R, American Mutual Funds - Class R-3, ING Emerging Countries, ING Fidelity VIP Portfolios, ING Mutual Funds - Class A, ING Mutual Funds - Class Q, ING Solution Portfolios, and Lord Abbett Class P: 0.00%

Templeton Class R: 0.05%

Fidelity Advisor: 0.15%

American Century Advisor Class, and Investors Trust Funds - Service Class: 0.20%

AIM Class A, ING VP Portfolios, and Investors Trust Funds - Institutional Class: 0.25%

Baron, Columbia Management - Class A, CRM Funds - Retail Shares, Franklin Templeton - Class 2, Lazard Funds, Loomis Sayles Funds, Lord Abbett Funds, Oppenheimer Class A,

Oppenheimer Funds - Class A, Pax, Templeton Class A, UBS, and Wanger Funds: 0.30%

Allianz Funds, Artisan Partners, Calvert Variable Portfolio, ING Partners Alger Initial Class, ING Partners American Century Initial Class, ING Partners Baron Initial Class,

ING Partners Columbia Initial Class, ING Partners JPMorgan Initial Class, ING Partners MFS Initial Class, ING Partners Neuberger Berman I Class, ING Partners OpCap Initial Class,

ING Partners Oppenheimer Initial Class, ING Partners PIMCO Initial Class, ING Partners Portfolios Initial Class, ING Partners Salomon Brothers Initial Class, ING Partners Salomon Initial Class,

ING Partners T. Rowe Price Initial Class, ING Partners UBS Initial Class, ING Partners Van Kampen Initial Class, and T Rowe Price Advisor Class: 0.35%

Ariel, Munder Class Y, Oppenheimer Main Street VA, and Pioneer VCT Portfolios Class I: 0.45%

Alliance Variable Portfolios: 0.50%

ING Stock Index Portfolio: 0.55%

Allianz - Institutional Shares: 0.60%

Additional Notes

ING VP Money Market Portfolio: 0.65%
Vanguard Variable Insurance Funds: 0.70%

Investment Options are listed in asset class order, each of which has unique risk characteristics. Not all investment options are available under all contracts; please check your disclosure booklet for options available under your plan.

The T. Rowe Price Science & Technology Fund - Advisor Class shares commenced operations on March 31, 2000. Performance shown, prior to this date, is based upon a different Class of shares of the fund, restated based on the Advisor Class fees and expenses.

(3) The latter fund listed was replaced with the applicable ING Partners Portfolio (the first fund listed) after the close of business on November 26, 1997. The performance shown is based on the performance of the replaced fund until November 26, 1997, and the performance of the applicable ING Partners Portfolio after that date. The replaced fund may not have been available under all contracts.

(F) The Investment Option is not part of the Separate Account. The returns listed do not include the impact of contract charges.

The CURRENT rate for the ING Fixed Account -Fund 739, Base is 3.000%, expressed as an annual effective yield, and is guaranteed not to drop below 3.00% through 12/31/2007.

The CURRENT rate for the ING Short-Term Guaranteed Accumulation Account-Base is 2.90%, expressed as an annual effective yield, and is guaranteed between 12/30/2006 and 01/29/2010.

The CURRENT rate for the ING Long-Term Guaranteed Accumulation Account-Base is 3.10%, expressed as an annual effective yield, and is guaranteed between 12/30/2006 and 03/30/2012.

Deposits received from 12/30/2006 through 01/31/2007 will receive this rate of interest. The annual rate of interest applied to your account may be higher or lower than the current rate. For more information regarding the GAA rates and terms, call 1-800-GAA-FUND.

ING Short-Term Guaranteed Accumulation Account (GAA) is not available in Minnesota and is not an offer to sell GAA in Minnesota.

ING Long-Term Guaranteed Accumulation Account (GAA) is not available in Minnesota and is not an offer to sell GAA in Minnesota.

The performance of the Advisor Shares prior to December 15, 1997 reflects the performance of a different class of American Century Fund shares, restated estimated fees and expenses, ignoring any fee and expense limitations.

Effective October 12, 2006, Oppenheimer High Yield Fund - Class A merged into Oppenheimer Champion Income Fund - Class A.

(4) The latter fund listed was replaced with the applicable ING Partners, Inc. Portfolio (the first fund listed). For most Plans this occurred after the close of business on December 3, 2004. The performance shown is based on the performance of the replaced fund until December 3, 2004, and the performance of the applicable ING Partners, Inc. Portfolio after that date. The replaced fund may not have been available under all contracts.

Insurance products and/or third party administration services are offered by ING Life Insurance and Annuity Company. Securities offered through ING Financial Advisers, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.