

ING MAP SelectSM

The MAP Select fund menu spans the risk/reward spectrum, and includes offerings from many of the world's leading fund families, including:

You're looking for a retirement plan that works – for you and your employees. A plan that is easy for you to manage and is highly visible. A plan that assists you in your role as fiduciary and gets your employees energized about participating. You're looking for ING MAP SelectSM, a flexible retirement solution for plan sponsors of all sizes.

When you collaborate with the ING family of companies, you collaborate with a global leader with more than 40 years experience, committed to creating retirement plan solutions that work. Ask your local representative today about our:

- Strategic Investment Platforms
- Comprehensive Fiduciary Solutions
ING does not assume any fiduciary role for your plan. These tools should be used in conjunction with advice from your independent legal and financial professionals.
- Compelling Employee Communications and Services
- Proactive, Local Sponsor Services

The ING MAP Select Retirement Program:

- Available through a funding agreement (except for the state of Washington)
- Over 100 investment options, spanning all asset classes and styles
- Stable Value/Fixed Accounts
- A Self-Directed Brokerage Option
- New: ING Solution PortfoliosSM
ING's target-date lifecycle funds
- Bundled and Unbundled service models available

(Not for use in the State of Washington.)



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³ CRM Funds are distributed by PFPC Inc.

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You should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options carefully before investing. The prospectuses/prospectus summaries/information booklets contain this and other information, which can be obtained by contacting your local representative. Please read the prospectuses carefully before investing.

Variable annuities are long-term investments designed for retirement purposes. If withdrawals are taken prior to age 59½, a 10% federal penalty may apply. Money distributed from the annuity will be taxed as ordinary income in the year the money is received. Account values fluctuate with market conditions, and when surrendered 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 to which other tax-qualified funding vehicles may not be subject. However, an annuity does provide other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.

For more information about how retirement plan funding solutions from ING can work for you, call your local ING representative.

www.ing-usa.com www.ingretirementplans.com

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