

ING: Global and Domestic Leadership Position

When you choose to do business with the ING family of companies, you are choosing to do business with a global leader.

Every year Fortune publishes a list of the world's leading companies based on revenues; this list is a frequently-cited thermometer – both in the United States and across the globe – of what are thought to be top companies. According to the July 2009 Fortune Global 500 list of world's largest public companies, ING is ranked eighth based on a composite index of sales, profits, assets, and market value.

PLANSPONSOR magazine is an industry publication for employers who sponsor workplace retirement plans such as 401(k)s, 403(b)s and 457 Deferred Compensation plans for employees of corporations, healthcare and educational institutions and governmental entities. Each year, PLANSPONSOR analyzes and ranks the companies that provide products to these plans based on a number of measures, including number of plans, number of employees participating and assets under management. For 2009, the ING US Retirement Services Defined Contribution organization in the United States ranked #2 for number of plans, #2 for number of participants, and #4 for plan assets under management.

While size and scale of the parent organization are considerations, you should consider the relative financial strength of the specific operating company through which you invest your retirement dollars. Several leading financial rating agencies regularly review these companies, and ING's U.S. insurance companies consistently receive among the highest of these ratings. Details of ING's U.S. insurance companies' ratings from A.M. Best and Company, Fitch, Moody's and Standard and Poor's can be found on the reverse.



PLANSPONSOR 2009 Defined Contribution Recordkeeper Survey

| | |
|---|---------------|
| #2 Number of Plans | 52,613 |
| #2 Number of Participants | 6,037,015 |
| #4 Assets Under Management and Administration | \$230 Billion |

continued on reverse



Your future. Made easier.®

Financial Strength... and the ING U.S. Insurance Companies

ING U.S. Insurance Company Ratings* from Leading Agencies

(Ratings from each agency are highlighted in the table below. Ratings are as of 7/9/09, and are subject to change.)

| | Fitch Ratings ¹ | Standard & Poor's ² | Moody's ³ | A.M. Best ⁴ |
|-------------------|----------------------------|--------------------------------|----------------------|------------------------|
| SECURE | AAA = Exceptionally Strong | AAA = Extremely Strong | Aaa = Exceptional | A++ = Superior |
| | AA+ = Very Strong | AA+ = Very Strong | Aa1 = Excellent | A+ = Superior |
| | AA = Very Strong | AA = Very Strong | Aa2 = Excellent | A = Excellent |
| | AA- = Very Strong | AA- = Very Strong | Aa3 = Excellent | A- = Excellent |
| | A+ = Strong | A+ = Strong | A1 = Good | B++ = Good |
| | A = Strong | A = Strong | A2 = Good | B+ = Good |
| | A- = Strong | A- = Strong | A3 = Good | |
| | BBB+ = Good | BBB+ = Good | Baa1 = Adequate | |
| | BBB = Good | BBB = Good | Baa2 = Adequate | |
| | BBB- = Good | BBB- = Good | Baa3 = Adequate | |
| VULNERABLE | BB+ = Moderately Weak | BB+ = Marginal | Ba1 = Questionable | B = Fair |
| | BB = Moderately Weak | BB = Marginal | Ba2 = Questionable | B- = Fair |
| | BB- = Moderately Weak | BB- = Marginal | Ba3 = Questionable | C++ = Marginal |
| | B+ = Weak | B+ = Weak | B1 = Poor | C+ = Marginal |
| | B = Weak | B = Weak | B2 = Poor | C = Weak |
| | B- = Weak | B- = Weak | B3 = Poor | C- = Weak |
| | CCC = Very Weak | CCC+ = Very Weak | Caa1 = Very Poor | D = Poor |
| | CC = Distressed | CCC = Very Weak | Caa2 = Very Poor | E = Supervision |
| | C = Distressed | CCC- = Very Weak | Caa3 = Very Poor | F = In Liquidation |
| | | CC = Extremely Weak | Ca = Extremely Poor | |
| | | C = Lowest | | |

* Ratings apply to the financial strength and claims-paying ability of ING Life Insurance and Annuity Company, ING USA Annuity and Life Insurance Company, ReliaStar Life Insurance Company and ReliaStar Life Insurance Company of New York, and their General Accounts, and not to the safety or performance of the separate accounts or underlying investments.

1 Adjusted 1/28/09 from AA to AA-

2 Adjusted 7/9/09 from AA- to A+

3 Adjusted 1/28/09 from Aa3 to A1

4 Adjusted 4/24/2009 from A+ to A

At the time of the printing of this material, the published rating(s) were based on the following:

A.M. Best Company assigns ratings from A++ to F based on a company's financial strength and ability to meet obligations to contract holders. A is the third highest of 15 ratings.

Fitch assigns ratings from AAA to C based on a company's financial strength. AA- is the fourth highest of 19 ratings.

Moody's Investor Service (Moody's) assigns ratings from Aaa to C based on a company's financial security. Ratings falling within the "Secure" category are noted by Moody's as "Investment Grade," whereas ratings contained within the "Vulnerable" category are noted as "Speculative Grade." A1 is the fifth highest of 21 ratings.

Standard & Poor's assigns ratings from AAA to CC based on a company's financial security. A+ is the fifth highest of 20 ratings.

Independent rating services evaluate insurance company financial strength. The ratings relate to an insurance company's ability to meet its claims and guarantees.

The ratings are as of 7/9/09 and are subject to change. The assets and rankings of ING Groep N.V. have no impact on the issuing insurance company's ability to meet its obligations or upon the performance of its products.

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