



October 30, 2009

Dear Retirement Plan Participant:

Earlier this week, ING Groep N.V. ("ING") announced news about its global operations. We want to assure you that the announcement does not affect your retirement plan account, or the plan investments and services you currently receive from ING.

The recent announcement explained how ING - in an effort to simplify and focus its business - intends to separate its global organization into two main global operations - Banking and Insurance/Investment Management. Over the next few years, ING will be looking at the best way to formally separate the two main operations, taking the time to decide the best long-term outcome.

Your ING retirement plan account is serviced by ING U.S. Retirement Services, a division within ING's global Insurance operations. Collectively, ING's global Insurance operations are the world's sixth-largest insurance enterprise (by revenue) with top positions in the U.S., Benelux, Latin America, Central and Eastern Europe, and Asia (*Source: Datamonitor, Global Top 10 Insurance Companies - Industry, Financial and SWOT Analysis, 8/3/09*).

Here in the U.S., ING Retirement Services plays a key role within the Insurance operations. In fact, we are one of the largest retirement plan providers and managers in this country. We've been in the retirement business for over 40 years, and are one of the few providers with a leadership presence across every segment of the market.

Again, please note that the announcements from this week do not affect your retirement plan account or the services you receive from ING U.S. Retirement Services. We are a strong, successful business and we remain committed to helping Americans prepare for a sound and secure retirement for years to come.

Thank you for your continued confidence in ING.

Very truly yours,

A handwritten signature in black ink, appearing to read "Catherine Smith". The signature is fluid and cursive, written over a light blue horizontal line.

Catherine Smith
CEO, ING U.S. Retirement Services

This commentary has been prepared by ING Groep N.V. (ING) for informational purposes. Nothing contained herein should be construed as (i) an offer to buy any security or (ii) a recommendation as to the advisability of investing in, purchasing or selling any security. Certain of the statements contained herein are statements of future expectations and other forward-looking statements. These expectations are based on management's current views and assumptions and involve known and unknown risks and uncertainties. Actual results, performance or events may differ materially from those in such statements due to, among other things, (i) general economic conditions, in particular economic conditions in ING's core markets, (ii) performance of financial markets, including emerging markets, (iii) the frequency and severity of insured loss events, (iv) mortality and morbidity levels and trends, (v) persistency levels, (vi) interest rate levels, (vii) currency exchange rates (viii) general competitive factors, (ix) changes in laws and regulations, (x) changes in the policies of governments and/or regulatory authorities, (xi) conclusions with regard to purchase accounting assumptions and methodologies, (xii) ING's ability to achieve projected operational synergies. ING assumes no obligation to update any forward-looking information contained in this document.

All guarantees are based on the financial strength and claims paying ability of the issuing insurance company, who is solely responsible for all obligations under its policies.

Insurance products, annuities and funding agreements issued by **ING Life Insurance and Annuity Company** ("ILIAC") One Orange Way, Windsor, CT 06095, which is solely responsible for meeting its obligations. Plan administrative services provided by **ILIAC or ING Institutional Plan Services, LLC**. Securities distributed by or offered through **ING Financial Advisers, LLC** (member SIPC) or other broker-dealers with which it has a selling agreement. Annuities may also be issued by **ReliaStar Life Insurance Company** (Minneapolis, MN), **ING USA Annuity and Life Insurance Company** (Des Moines, IA) and **ReliaStar Life Insurance Company of New York** (Woodbury, NY). Variable annuities issued by ReliaStar Life Insurance Company are distributed by ING Financial Advisers, LLC. Variable annuities issued by **ING USA Annuity and Life Insurance Company** and **ReliaStar Life Insurance Company of New York** are distributed by **Directed Services, LLC**. Within the state of New York, only ING Life Insurance and Annuity Company and ReliaStar Life Insurance Company of New York are admitted and issue products. All companies are members of the ING family of companies.

cn64353102010