



## Need Help Planning for Retirement? Morningstar® Retirement Manager<sup>SM</sup> can help.

Planning for retirement can be difficult. But by offering objective, third-party investment advice, Morningstar Associates can help make it easier. With Morningstar Retirement Manager, you can receive a personalized retirement strategy to help you make more informed decisions about your retirement account. It's like having a financial guru at your fingertips.

### What is Morningstar Retirement Manager?

Morningstar Retirement Manager provides you with a personalized retirement strategy including recommendations for your target retirement goal, savings rate, and investment recommendations. This independent service is separate from ING and is designed to give you valuable recommendations to help meet your retirement goals.

### What's the advantage of Morningstar Retirement Manager?

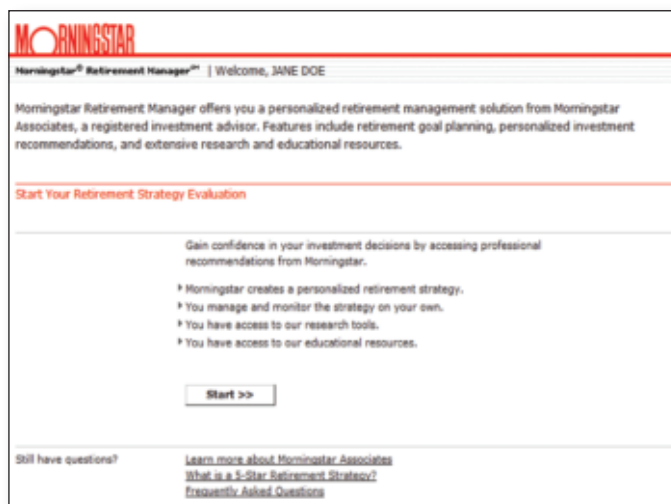
By using Morningstar Retirement Manager, you can be confident that you're getting objective recommendations from a leading independent advisor – all at no cost to you. Morningstar Retirement Manager uses a goal-based approach, allowing you to examine your unique financial situation. The service is designed to help you identify your retirement savings goal, determine how much money you should be contributing to meet your retirement goals, the specific

funds you should be investing in and how you should allocate your assets. Features of Retirement Manager include:

- Research and reports about your plan investment options
- Tools to help you set retirement goals and establish an asset allocation strategy
- Specific, independent, professional investment advice to help you create a diversified portfolio
- Objective investment advice from one of the most trusted names in the industry
- Personalized investment option recommendations that factor in your unique financial situation and savings objectives

### How do I access Morningstar Retirement Manager?

Once you have enrolled in your employer-sponsored retirement plan, you can access Morningstar Retirement Manager by logging into your retirement plan account at [www.ingretirementplans.com](http://www.ingretirementplans.com) and selecting "Get Advice" from the menu on the left side of the screen. For your convenience, some of your ING account information will be pre-populated including your name, date of birth, salary and account balance. Since Morningstar Retirement Manager is a web-based service, you can obtain personalized investment advice 24 hours a day, 7 days a week.



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

## NEED HELP PLANNING FOR RETIREMENT?

### About Morningstar

Morningstar Associates is a leading provider of investment advisory services for the retirement plan industry. They are a registered investment advisor and wholly owned subsidiary of Morningstar, Inc. a company known for being a trusted source for insightful information on stocks, mutual funds, and other investment products.

As a global leader with over 40 years of experience, ING has the scale and resources to address the unique needs of the defined contribution market. We offer a suite of products and programs including variable annuities, separate account products and mutual fund programs. Our multi-fund family investment approach and multi-tiered pricing model allow for flexibility. ING provides the Morningstar Retirement Manager platform as an available service through our product suite.

**To get your personalized retirement strategy, visit Morningstar Retirement Manager today at [www.ingretirementplans.com](http://www.ingretirementplans.com). For more information, contact your financial professional.**

**IMPORTANT: The projections or other information generated by Morningstar Retirement Manager 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.**

Annual Retirement Income Outlook 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.

Annual Retirement Income Goal 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 off an algorithm supplied by the Social Security Administration.

Proposed 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.

Morningstar Associates' advisory service relates solely to the investment options offered under the plan. Retirement plan funding is offered through ING Financial Advisers, LLC (member SIPC) or other broker dealers with which it has selling agreements. ING provides Morningstar Associates' with information about the plan's investment options and participants, but the decisions regarding the advice provided is Morningstar's. ING and its companies are not affiliated with Morningstar Inc. and receive 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. The disclosure brochure for Morningstar can be accessed online.

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

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