

# PERFORMANCE UPDATE

## ING Life Insurance and Annuity Company

### W VIRGINIA RET. PLUS DC PLAN

#### Separate Account D, Group Annuity Contract

Average Annual Total Returns as of: **10/31/2009** (shown in percentages)

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 with an option to receive a stream of income at a later date. Early withdrawals from variable annuities may be subject to surrender charges, and if taken prior to age 59 1/2, a 10% IRS penalty may apply. 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 800-584-6001. Investment return and principal 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 0.30% on an annual basis. They also assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses. See "Additional Notes" section for charges by investment option.

**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-Mos	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
<b>Stability of Principal</b>									
<i>Stability of Principal</i>									
Stable Value Option - 9916 (1)(12) <i>This fund is not part of the product's separate account.</i>	0.17	0.38	1.29	1.76				2.98	07/24/2007
<b>Bonds</b>									
<i>Intermediate-Term Bond</i>									
Vanguard® Total Bond Market Index Fund - Signal Shares - 1408 (2)	0.41	2.62	6.20	13.72	6.20	4.89		4.80	11/12/2001
<b>Asset Allocation</b>									
<i>Asset Allocation</i>									
Fidelity Freedom 2015 Fund® - 2599	-1.47	4.75	19.40	16.53	-1.52	2.88		3.48	11/06/2003
Fidelity Freedom 2025 Fund® - 2601	-2.07	5.17	22.00	17.33	-3.45	2.35		3.14	11/06/2003
Fidelity Freedom 2035 Fund® - 2603	-2.51	5.30	22.11	16.34	-5.18	1.69		2.58	11/06/2003
Fidelity Freedom 2045 Fund® - 2605	-2.68	5.28	22.46	16.10	-5.62			-3.20	06/01/2006
Fidelity Freedom Income Fund® - 2607	-0.21	3.62	12.96	12.00	1.54	2.92	3.36		10/17/1996
<b>Balanced</b>									
<i>Moderate Allocation</i>									
ING T. Rowe Price Capital Appreciation Port - Serv Class - 788	-0.82	4.65	25.75	22.92	-0.55	4.89	8.71		01/24/1989
ING Van Kampen Equity and Income Portfolio - Adviser Class - 269	-1.99	6.74	16.31	14.74	-2.09	3.15		2.22	12/10/2001
<b>Large Cap Value</b>									
<i>Large Blend</i>									



<b>Investment Options</b>	<b>1-Mo</b>	<b>3-Mos</b>	<b>YTD</b>	<b>1-Yr</b>	<b>3-Yr</b>	<b>5-Yr</b>	<b>10-Yr</b>	<b>Incept</b>	<b>Fund Inception Date</b>
Fundamental InvestorsSM - Class R-3 - 1251	-2.30	4.74	22.53	15.58	-4.78	3.52	3.10		08/01/1978
Vanguard® 500 Index Fund - Signal Shares - 1404 (3)	-1.87	5.44	16.98	9.73	-7.17	0.14		-1.29	11/13/2000
<b>Large Value</b>									
Allianz NFJ Dividend Value Fund - Class A - 1355	-0.62	6.01	4.23	-0.98	-10.22	0.51		5.06	05/31/2000
BlackRock Large Cap Value Fund - Class A - 1356	-3.02	4.07	6.37	4.95	-9.60	1.07		4.44	12/22/1999
<b>Large Cap Growth</b>									
<b>Large Growth</b>									
Fidelity® Contrafund® - 524	-1.16	6.19	18.98	12.49	-2.74	4.65	3.61		05/17/1967
ING T. Rowe Price Growth Equity Portfolio - Service Class - 251 (6)	-0.97	5.42	29.55	21.53	-5.31	1.34	0.77		11/28/1997
The Growth Fund of America® - Class R-3 - 487 (7)	-2.38	3.95	23.81	15.42	-5.15	2.40	2.83		12/01/1973
<b>Small/Mid/Specialty</b>									
<b>Mid-Cap Blend</b>									
CRM Mid Cap Value Fund - Investor Shares - 457	-3.56	2.66	17.74	11.88	-4.41	3.09		8.71	09/20/2000
Vanguard® Mid-Cap Index Fund - Signal Shares - 1406 (4)	-4.38	6.57	25.77	19.80	-7.11	2.20		5.07	11/12/2001
<b>Mid-Cap Growth</b>									
T. Rowe Price Mid-Cap Growth Fund - R Class - 345 (8)	-4.62	5.17	31.86	26.51	-1.60	4.15		10.10	09/30/2002
<b>Mid-Cap Value</b>									
ING JPMorgan Mid Cap Value Portfolio - Initial Class - 429	-3.56	5.74	15.03	13.79	-6.41	1.67		5.27	05/01/2002
<b>Small Blend</b>									
Vanguard® Small-Cap Index Fund - Signal Shares - 1407 (5)	-6.62	3.69	22.06	14.04	-6.69	1.70		4.02	11/13/2000
<b>Small Growth</b>									
ING Baron Small Cap Growth Portfolio - Service Class - 436	-1.97	4.19	25.81	15.78	-6.43	1.83		5.09	05/01/2002
<b>Small Value</b>									
Franklin Small Cap Value Securities Fund - Class 2 - 073 (9)	-5.82	2.99	19.55	13.90	-6.88	1.68	7.98		05/01/1998
<b>Global / International</b>									
<b>Foreign Large Blend</b>									
EuroPacific Growth Fund® - Class R-4 - 573 (10)	-2.08	6.42	31.79	33.46	-0.36	8.58	5.20		04/16/1984
<b>World Stock</b>									
New Perspective Fund® - Class R-3 - 339 (11)	-2.10	6.27	27.46	25.00	-1.36	5.68	4.46		03/13/1973

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.

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Investment Options	1-Mo	3-Mos	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
<b>Stability of Principal</b>									
<i>Stability of Principal</i>									
Stable Value Option - 9916 (1)(12)	0.10	0.31	1.12	1.84				3.02	07/24/2007
<i>This fund is not part of the product's separate account.</i>									
<b>Bonds</b>									
<i>Intermediate-Term Bond</i>									
Vanguard® Total Bond Market Index Fund - Signal Shares - 1408 (2)	1.18	3.65	5.77	10.37	6.30	4.98		4.80	11/12/2001
<b>Asset Allocation</b>									
<i>Asset Allocation</i>									
Fidelity Freedom 2015 Fund® - 2599	3.47	12.42	21.18	2.92	-0.25	3.49		3.79	11/06/2003
Fidelity Freedom 2025 Fund® - 2601	4.04	14.97	24.58	0.62	-1.88	3.22		3.55	11/06/2003
Fidelity Freedom 2035 Fund® - 2603	4.23	16.23	25.26	-1.95	-3.39	2.59		3.06	11/06/2003
Fidelity Freedom 2045 Fund® - 2605	4.52	16.86	25.84	-2.59	-3.75			-2.48	06/01/2006
Fidelity Freedom Income Fund® - 2607	2.18	7.14	13.20	4.93	2.02	3.08	3.52		10/17/1996
<b>Balanced</b>									
<i>Moderate Allocation</i>									
ING T. Rowe Price Capital Appreciation Port - Serv Class - 788	2.90	11.28	26.79	2.56	0.55	5.18	8.74		01/24/1989
ING Van Kampen Equity and Income Portfolio - Adviser Class - 269	4.69	16.70	18.67	3.57	-0.82	3.91		2.50	12/10/2001
<b>Large Cap Value</b>									
<i>Large Blend</i>									
Fundamental InvestorsSM - Class R-3 - 1251	4.64	15.04	25.41	-3.91	-2.96	4.33	3.78		08/01/1978
Vanguard® 500 Index Fund - Signal Shares - 1404 (3)	3.71	15.56	19.20	-6.97	-5.59	0.82		-1.10	11/13/2000
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ING T. Rowe Price Growth Equity Portfolio - Service Class - 251 (6)	4.94	13.81	30.82	-0.06	-4.19	1.88	1.46		11/28/1997

<b>Investment Options</b>	<b>1-Mo</b>	<b>3-Mos</b>	<b>YTD</b>	<b>1-Yr</b>	<b>3-Yr</b>	<b>5-Yr</b>	<b>10-Yr</b>	<b>Incept</b>	<b>Fund Inception Date</b>
The Growth Fund of America® - Class R-3 - 487 (7)	4.36	13.31	26.83	-2.55	-3.22	3.30	3.72		12/01/1973
<b>Small/Mid/Specialty</b>									
<b>Mid-Cap Blend</b>									
CRM Mid Cap Value Fund - Investor Shares - 457	3.22	12.88	22.08	-5.13	-1.96	4.70		9.23	09/20/2000
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<b>Small Blend</b>									
Vanguard® Small-Cap Index Fund - Signal Shares - 1407 (5)	6.30	21.76	30.71	-4.15	-2.92	3.56		4.86	11/13/2000
<b>Small Growth</b>									
ING Baron Small Cap Growth Portfolio - Service Class - 436	4.02	13.76	28.34	-6.26	-4.09	2.89		5.44	05/01/2002
<b>Small Value</b>									
Franklin Small Cap Value Securities Fund - Class 2 - 073 (9)	4.30	21.98	26.94	-7.81	-3.63	3.23	8.64		05/01/1998
<b>Global / International</b>									
<b>Foreign Large Blend</b>									
EuroPacific Growth Fund® - Class R-4 - 573 (10)	5.61	19.53	34.58	8.59	1.11	9.77	5.94		04/16/1984
<b>World Stock</b>									
New Perspective Fund® - Class R-3 - 339 (11)	5.44	18.54	30.20	4.35	0.25	6.76	5.13		03/13/1973

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#### Additional Notes

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

Franklin Sm Cap Val Sec Fd - 2, Vanguard - Signal Shares: 0.20%

Fidelity Freedom 2015 Fund, Fidelity Freedom 2025 Fund, Fidelity Freedom 2035 Fund, Fidelity Freedom 2045 Fund, Fidelity Freedom Income Fund: 0.30%

All Other funds: 0.00%

(1) Stable Value Options invests in ING's Stabilizer managed separate account annuity contract, issued by ING Life Insurance and Annuity Company. The contract provides for declared credited interest rates that are set in advance. The declared rates are net of all expenses. Guarantees of principal and interest are based on the claims paying ability of ING Life Insurance and Annuity Company. Stable Value Option is not a registered investment company and is not registered with the Securities and Exchange Commission. This investment option is not part of Separate Account D.

The CURRENT rate for the Stable Value Option Fund 9916- is 2.00%, expressed as an annual effective yield, and is guaranteed not to drop below 2.00% through 12/31/2009.

(2) The Vanguard Total Bond Market Index Fund - Signal Shares commenced operations on August 17, 2006. The Signal Shares has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Admiral. The performance information above prior to August 17, 2006 is based upon the Admiral Class performance.

(3) The Vanguard 500 Index Fund - Signal Shares commenced operations on September 29, 2006. The Signal Shares has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Admiral. The performance information above prior to September 29, 2006 is based upon the Admiral Class performance.

#### Additional Notes

(4) The Vanguard Mid-Cap Index Fund - Signal Shares commenced operations on August 17, 2006. The Signal Shares has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Admiral. The performance information above prior to August 17, 2006 is based upon the Admiral Class performance.

(5) The Vanguard Small-Cap Index Fund - Signal Shares commenced operations on December 15, 2006. The Signal Shares has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Admiral. The performance information above prior to December 15, 2006 is based upon the Admiral Class performance.

(6) The ING T. Rowe Price Growth Equity Portfolio Service Class commenced operations on December 2001. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as the initial class of this fund. The performance information for ING T. Rowe Price Growth Equity Portfolio Service Class prior to December 2001 is based upon the Initial Class performance, adjusted by fees associated with Service Class.

(7) 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.

(8) The T. Rowe Price Mid-Cap Growth Fund - R Class commenced operations on September 30, 2002. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as the Retail Class. The performance information for the T. Rowe Price Mid-Cap Growth Fund - R Class prior to September 30, 2002 is based upon the Retail Class performance, adjusted by fees associated with Class R.

(9) 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.

(10) EuroPacific Growth Fund - Class R-4 commenced operations on May 15, 2002. Class R-4 has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A. The performance information above prior to May 15, 2002 is based upon the Class A performance adjusted by the fee differences between classes.

(11) 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.

(12) The Investment Option is neither a mutual fund nor part of a Separate Account. The returns listed do not include the impact of contract charges. Please refer to the contract or disclosure book to determine which Fixed Interest Options are available for your specific plan. The Investment Option is offered through ING Life and Insurance Annuity Company.

Insurance products, annuities and funding agreements issued by ING Life Insurance and Annuity Company One Orange Way Windsor, CT 06095, (ILIAC), which is solely responsible for meeting its obligations. Plan administrative services provided by ILIAC or ING Institutional Plan Services, LLC. All companies are members of the ING family of companies. Securities are distributed by or offered through ING Financial Advisers, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.

The chart shows the performance for each investment option for the time periods shown.