

# ING Solution 2045 Portfolio - Service Class

## Category

Target Date 2041-2045

### Investment Strategy from investment's prospectus

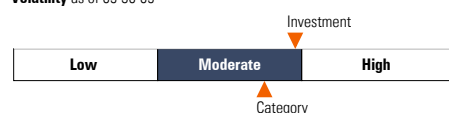
The investment seeks total return consistent with an asset allocation targeted at retirement in approximately 2045.

The fund invests in a combination of underlying funds which are active and passive U.S. stock, international stock, U.S. bond and other fixed-income investments using asset allocation strategies designed for investors expecting to retire in 2045. It may also allocate in the future to the following asset classes: floating rate loans, absolute return strategies and international fixed-income.

Past name(s): ING Partners Solution 2045.

### Volatility and Risk

Volatility as of 09-30-09



Risk Measures as of 09-30-09	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	21.67	1.10	1.05
3 Yr Beta	1.62	—	1.06

### Prospectus Risk as of 09-30-09

Active Management, Commodity-Linked Investing, Credit and Counterparty, Derivatives, Emerging Markets, Equity Securities, Fixed Income Securities Risk, Focused Capitalization, Foreign Securities, Growth Investing, High Yield Securities, Industry and Sector Investing, Inflation-Protected Securities Interest Rate, Interest Rate risk/Interest Rate Changes, Issuer, Loss of money, Market Risk/Market Volatility, Not FDIC insured, Price, Restricted/Illiquid Securities, U.S. Government Obligations, Underlying Fund (also known as Fund of Funds, or Subsidiary), and Value Investing risks.

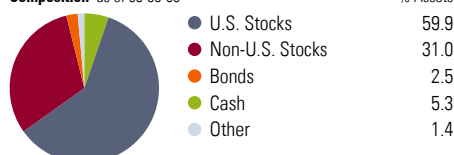
### Investment Risk

The investor should note that funds that invest in securities involve special additional risks.

Fund of Funds: An investment option with mutual funds in its portfolio may be subject to the expenses of those mutual funds in addition to those of the investment option itself.

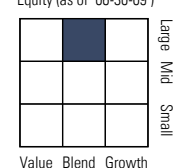
### Portfolio Analysis

Composition as of 06-30-09

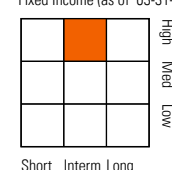


### Morningstar Style Box™

Equity (as of 06-30-09)



Fixed Income (as of 03-31-09)



### Top 5 Holdings as of 06-30-09

Top 5 Holdings as of 06-30-09	% Assets
ING Artio Foreign I	10.49
ING T. Rowe Price Equity Income I	8.54
ING BlackRock Large Cap Value I	8.52
ING Growth and Income Port I	6.01
ING International Value Port I	5.99

### Credit Analysis: % Bonds as of 03-31-09

AAA	72	BB	0
AA	7	B	0
A	10	Below B	0
BBB	11	NR/NA	0

### Operations

Gross Prosp Exp Ratio	1.17% of fund assets
Net Prosp Exp Ratio	1.17% of fund assets
Management Fee	0.10%
12b-1 Fee	0.25%
Other Fee	—
Fund Inception Date	04-29-05
Total Fund Assets (\$mil)	509.9
Advisor	Directed Services LLC
Subadvisor	—

### Morningstar Super Sectors as of 06-30-09

Morningstar Super Sectors as of 06-30-09	Fund%
Information	19.61
Service	44.28
Manufacturing	36.10

### Morningstar F-I Sectors as of 06-30-09

Morningstar F-I Sectors as of 06-30-09	Fund%
U.S. Credit	6.22
Non-U.S. Credit	0.88
Mortgage	6.15
U.S. Government	4.93
Cash	81.81

### Waiver Data

Waiver Data	Type	Exp. Date	%
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### Portfolio Manager(s)

William A. Evans, CFA. Since 2005.  
Paul Zemsky, CFA. Since 2007.

### Notes

The Portfolio is structured as a fund of funds, and invests directly in shares of underlying funds. See "Fees - Fund Expenses" for additional information. Shareholders of the Portfolio will indirectly bear the expenses of an Underlying Fund based upon the percentage of the Portfolio's assets that is allocated to the Underlying Fund. Because the annual net operating expenses of each Underlying Fund, and the Portfolio's allocation to that Underlying Fund, will vary from year to year, the expenses paid by the Portfolio may vary from year to year. The Portfolio's adviser has entered into a written expense limitation agreement under which it will limit expenses of the Portfolio, excluding interest, taxes, brokerage and extraordinary expenses, subject to possible recoupment by the Portfolio's adviser within three years. The expense limitation agreement will continue through at least May 1, 2010. The Portfolio's Acquired Fund Fees and Expenses is based on the weighted average of the fees and expenses of the Underlying Funds in which it invests as of 12/31/08. Expenses include a Shareholder Service Fee of 0.25%, Administration Services Fee of 0.02% and an Acquired Fund Fees & Expense of 0.80%. The Company has adopted a Shareholder Servicing Plan for the Service Class shares of the Portfolio to enter into shareholder servicing agreements with insurance companies, broker dealers or other financial intermediaries that provide administrative services relating to Service Class shares. Under the Service Plan, the Portfolio makes payments at an annual rate of 0.25% of the Portfolio's average daily net assets attributable to the Service Class shares. Under the administrative services agreement between ING Partners Inc., on behalf of the Portfolio and ING Funds Services, LLC, the Portfolio's administrator, ING Funds Services, LLC, provides administrative services necessary for the Portfolio's operation. Funds or their affiliates may pay compensation to ING affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed in the fund's prospectus and disclosed in the fund fact sheet. Because these fees are paid on an on-going basis, over time these fees will increase the cost of your investment and may cost you more than paying other types of sales charges. If offered through a retirement program, additional fees and expenses may be charged under that program. NOT A DEPOSIT. NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE INSTITUTION. MAY GO DOWN IN VALUE.