Help manage the bottom line

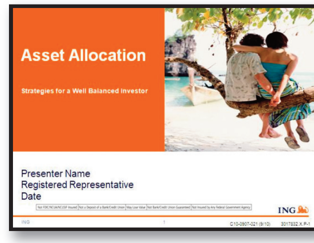
ING's complimentary financial seminars

ING

Your future. Made easier.®

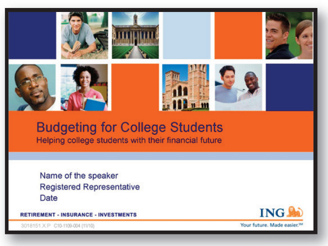
There are many ways to make handling personal finances easier

In today's world of complicated financial decisions, you have the opportunity to see things a bit more clearly. Take advantage of this value-added service and become more confident in making important decisions throughout your financial life. ING's complimentary financial seminar series is part of our campaign to help make planning for the future easier.

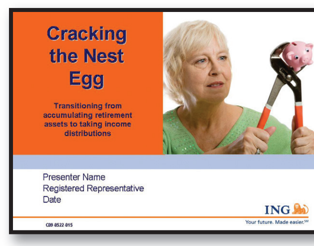


Asset Allocation:
It's been said that asset allocation may have the most to do with portfolio performance. Not sure if you've got it? Let us show you how to skillfully maneuver through investment decision making.

Budgeting:
Do you know where your money goes? These budgeting tips can help you make ends meet, and better prepare for your future.



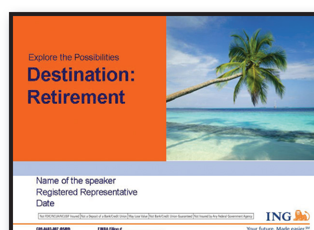
Budgeting for College Students: Guide young adults on how to budget, how to save, and how to avoid debt. Help them learn how to reach their personal financial goals.



Cracking the Nest Egg:
So you are ready to retire. This seminar can help educate you about the many ways you can begin to take distributions from your hard earned retirement nest egg.

Estate Planning:
If the unfortunate should happen, have you made plans to care for your loved ones? Learn the importance of having a will and all that it entails and covers.

Graduating to Retirement – DROP Benefits: Review the benefits and electives available through a Deferred Retirement Option Plan that may offer flexibility and assistance in reaching retirement objectives.



Investing – Destination Retirement: Before embarking on your investing journey, be sure you understand what roadblocks may lie in your path. In addition, begin to plan your retirement road map to plan out the journey ahead.

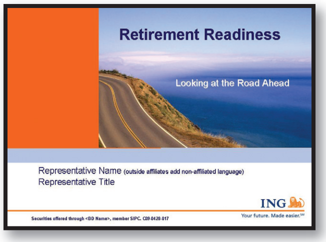
You'll find a wide range of topics – suited to many interests and knowledge levels like basic and advanced investing, as well as retirement planning for savers of all ages. The online library is available 24/7. Ready to get started?

Log onto **www.ing.com/ us/seminarlibrary** to view prerecorded versions of each seminar.

Positive Change: You've lost your job but you still have options. Allow us to offer some practical advice on how to move forward and get back in the job game.

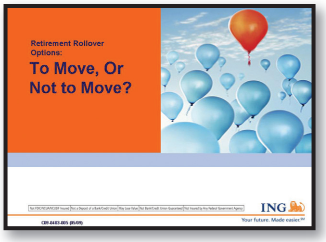
Pre-Retirement Planning: Plan ahead for the journey of retirement. Map out the length of your journey, what expenses you may incur and how best to achieve an income that will last throughout.

Retirement Planning for Women: Is retirement saving really different for women? Learn what makes their financial needs unique – and what they can do to secure their future.

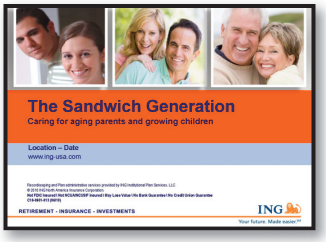


Retirement Readiness: Does retirement seem like an ever-moving target? Allow us to point out how smart steps taken today can help you arrive better prepared for tomorrow's big day.

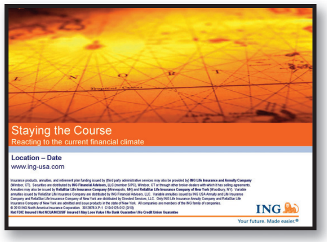
The Road to Your Retirement: You're almost there. Retirement is fast approaching. But do you know about all of your options for paying yourself in retirement?



Rollover Concepts: No matter how much or how little money is left behind in former employers' retirement plans, or if money is in several IRAs or annuities, there are options for your retirement assets. We can help will explain your options!



Sandwich Generation: Learn how to financially plan for your children's college education, your own retirement and your parent's aging care needs all at the same time.



Staying the Course: Stay focused on your retirement objects and learn how to weather the ups and downs of the stock market.

Teaching Children About Money: Using games and activities, learn how you can teach children of all ages how to recognize and count money and even make financial transactions. An invaluable lesson about the value of money.

For more information please contact:

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www.ingretirementplans.com

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