



ING Solution PortfoliosSM

Choice is not always good.

Decisions are hard when you've got too many choices. That's especially true when it comes to investments and retirement plans. Sometimes, it's easier to do nothing.

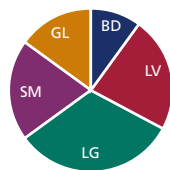
And yet, investing in a retirement program is one of the most important things you can do for your future.

Your employer and ING make it easier. Chances are, you have at least a guesstimate of about when you want to retire... will it be in the next 10 years, or are you still a good 35 or 40 years away from your goal date?

The *ING Solution PortfoliosSM* may be the answer for you. They are a “one-and-done” investment solution... simply choose a portfolio based on when you plan to need your money. Professional investment advisors will invest, monitor and rebalance the portfolio for you... gradually shifting assets over time as you move closer to your goal date.

(Generally speaking, the closer you are to your goal date, the more “conservative” your investment choices should become. If your goal date is many, many years in the future, you'll probably be able to ride out shorter-term market highs and lows in the hopes of possibly achieving higher long-term returns... in other words, invest more “aggressively.”)

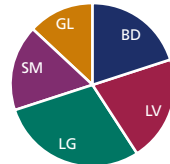
ING Solution PortfoliosSM... for people looking for a simple, direct investment solution



ING Solution 2045 Portfolio

Goal years: 2041+

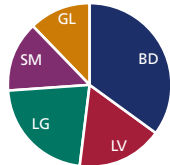
The ING Solution 2045 Portfolio is designed for people who plan to begin living their retirement goals during or after the year 2041. It is the *most aggressive* ING Solution Portfolio.



ING Solution 2035 Portfolio

Goal years: 2031 to 2040

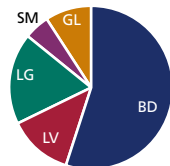
The ING Solution 2035 Portfolio is designed for people who plan to begin living their retirement goals in the years 2031 – 2040. It is a *moderately aggressive* ING Solution Portfolio.



ING Solution 2025 Portfolio

Goal years: 2021 to 2030

The ING Solution 2025 Portfolio is designed for people who plan to begin living their retirement goals in the years 2021 – 2030. It is a *moderate* ING Solution Portfolio.



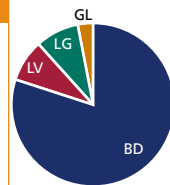
ING Solution 2015 Portfolio

Goal years: 2011 to 2020

The ING Solution 2015 Portfolio is designed for people who plan to begin living their retirement goals in the years 2011 – 2020. It is a *moderately conservative* ING Solution Portfolio.

ASSET CLASSES KEY

- BONDS (BD)
- LARGE CAP VALUE (LV)
- LARGE CAP GROWTH (LG)
- SMALL/MID/SPECIALTY (SM)
- GLOBAL/INTERNATIONAL (GL)

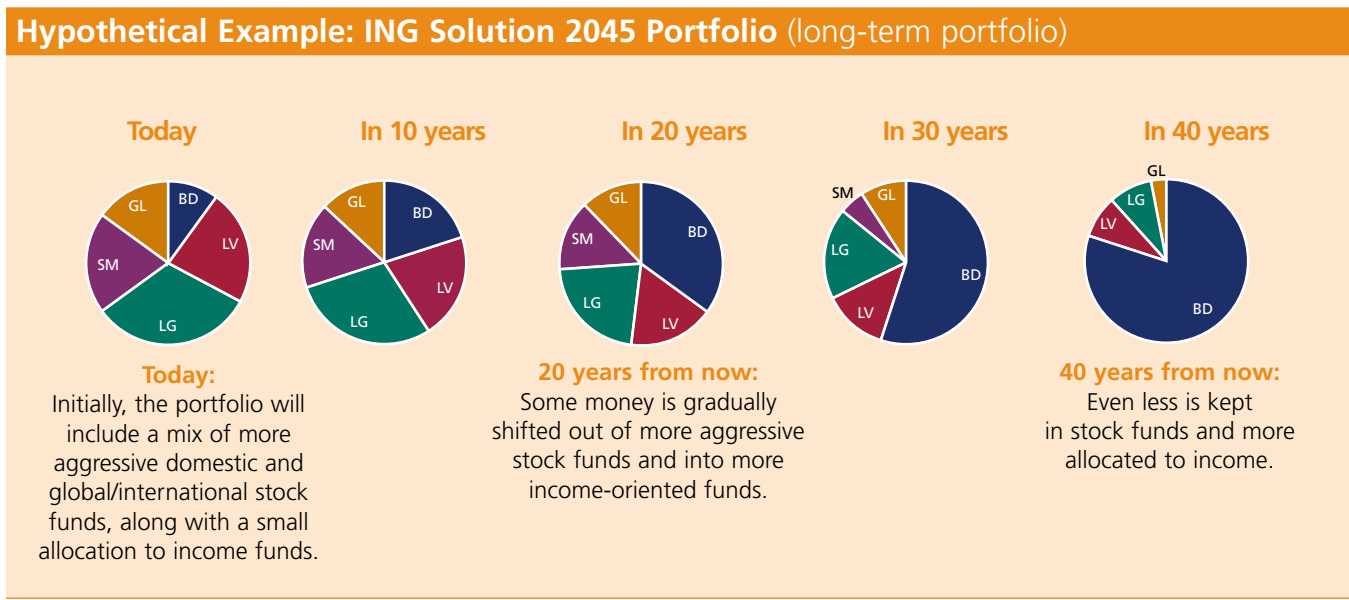


ING Solution Income Portfolio

Goal years: now to 2010

The ING Solution Income Portfolio is designed for people who plan to begin living their retirement goals between now and the year 2010. It is a *conservative* ING Solution Portfolio.

And, over time, portfolios become more *conservative*.



You should consider the investment objectives, risks, and charges and expenses of the funds carefully before investing. Prospectuses containing this and other information about the funds can be obtained by contacting your local representative. Please read carefully before investing.

The ING Solution PortfoliosSM are available in your employer's retirement plan. Review your enrollment material, or visit your account at www.ingretirementplans.com, for more information.



www.ing.com/us

Insurance products, annuities and retirement plan funding are issued by (third party administrative services may also be provided by) ING Life Insurance and Annuity Company are distributed by ING Financial Advisers, LLC (member SIPC), 151 Farmington Avenue, Hartford, Connecticut, 06156. These companies are wholly owned, indirect subsidiaries of ING Groep N.V. Securities may also be distributed through other broker-dealers with which ING has selling agreements. Insurance obligations are the responsibility of each individual company. Products and services may not be available in all states. Products and services offered through the ING family of companies. © 2006 ING North America Insurance Corporation C05-1003-017M (10/05) (Registered)

