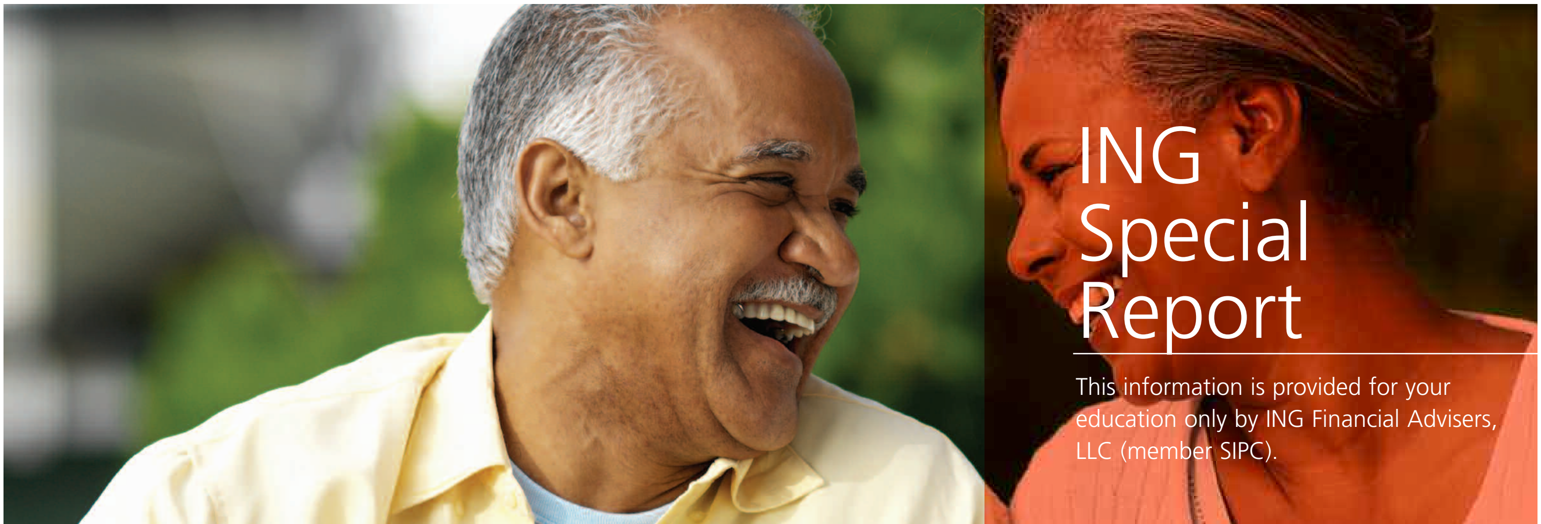

ING Special Report

This information is provided for your education only by ING Financial Advisers, LLC (member SIPC).

Contribute More Today

It could change how you live tomorrow

When you think about your retirement, what comes to mind: Bed and breakfast or discount motel room? Tropical beach or community pool? Gourmet bistro or canned soup? Retirement is supposed to be a time to live out your dreams – not just squeak by. That's why saving a little more today could make a big difference in how you live tomorrow.

What are your dreams?

Retirement dreams vary for everyone. Whether yours include traveling the world, playing golf or just relaxing, the last thing you want to worry about is downsizing your life – or worse, running out of money. If you want to make sure the grandkids aren't sending *you* a check on your birthday, consider the impact of increasing your contributions to your employer-sponsored retirement plan.

Contributing even a little bit more can make a world of difference when you retire. For example, if you contribute $10 more per month, in 30 years that can add up to an additional $14,000.

And if you can afford more, that's even better. Consider that $50 a month could be worth almost $70,000; and if you really want to boost your savings, $100 a month could yield more than $140,000 in 30 years!

The chart below shows how additional contributions to your plan can add up over time.

Retirement dollars – On sale now!

What if someone offered to sell you a dollar for 70 cents? You'd probably take that deal, wouldn't you? When you contribute to your retirement plan, it's like you're doing just that. That's because your contributions are tax deferred, meaning they're made before income tax deductions. So a $10 contribution will actually only cost you about $7, since you won't pay current taxes on that original $10 (assumes a 30% income tax bracket).

An additional contribution of:	10 years	20 years	30 years
$10/month could add up to…	$1,801	$5,690	$14,086
$20/month could add up to…	$3,602	$11,380	$28,171
$50/month could add up to…	$9,005	$28,450	$70,430
$100/month could add up to…	$18,010	$56,900	$140,860

Assumes 8% rate of return and contributions made at the end of each month. This illustration is hypothetical, is not guaranteed, and is not intended to reflect the performance of any specific investment. There is no assurance that increasing contributions will generate investment success. In addition, these figures do not reflect taxes or any fees or charges that may be assessed by the investments. The tax-deferred investment will be subject to taxes on withdrawal. Systematic investing does not ensure a profit nor guarantee against loss. Investors should consider their financial ability to continue investing consistently in up as well as down markets.

And by the time you *do* pay taxes on your contributions when you withdraw funds – ideally at retirement – you'll most likely be in a lower tax bracket. So you may pay less in taxes on that money than had you never put it away. It's like you're getting your retirement dollars on sale!

Social Security and defined benefit plans won't be enough

As you decide how much more you can afford to contribute to your employer-sponsored retirement plan, consider that Social Security and defined benefit plans will likely not be enough to support you in retirement. Recent studies show:

- You will need 70-80 percent of your pre-retirement income to have a comfortable retirement.[1]
- Social Security replaces only about 40 percent of pre-retirement income.[1]
- Defined benefit plans are on the decline. There are only about 38,000 plans today compared to a high of 114,000 in 1985.[2]

With Social Security and defined benefit plans becoming a smaller part of the equation, your employer-sponsored retirement plan may be your most reliable source of retirement income.

Increase your contribution

Contributing even a little bit more to your employer-sponsored retirement plan can make a world of difference in how you live in your retirement. That's why it may be more important than ever to increase your contributions today. To learn more about how you can make the most of your retirement savings, contact your ING representative.

[1] Social Security Administration, SSA Publication No. 05-10035, January 2007, ICN 457500, www.ssa.gov/pubs/10035.html#plans.
[2] www.irs.gov/retirement/article/0,,id=108950,00.html. February 2007.

www.ing.com/us www.ingretirementplans.com

ING

Retirement Insurance Investments

Your future. Made easier.℠

M.P.SR.47 (1/07)
142335