



Advice. Choice. Solutions.

ING FINANCIAL PARTNERS

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Your future. Made easier.SM



One important
decision: Work with a
financial advisor from
ING Financial Partners

You can work toward reaching your objectives through personalized programs.

Fee-Per-Plan

This covers the traditional scope of financial planning, which can include retirement needs, estate planning, education planning and inheritance management. After a clear understanding of such needs and goals, your financial advisor can provide you with a customized, written plan that may position you to make successful investment choices.

Asset Management Services

You also have access to robust, managed money solutions through programs such as the SmartSelectSM Program, Preferred Asset Management[®], Prime Portfolio Services and the Managed Account Program, for an asset-based quarterly fee. Understanding your needs, developing your Investment Policy Statement, designing your portfolio, implementing your financial plan, and periodic review of your portfolio are a few of the concepts and services your financial advisor can provide.

Investment Opportunities

With your input, your financial advisor can create customized financial plans. Your financial advisor can also draw on the expertise of an array of experienced professionals, which may include your legal or tax advisor, to craft a selection of financial strategies for your individual circumstances and objectives.

With the help of these and other valuable resources, your financial advisor can provide you with quality services, including analysis and recommendations in areas such as:

- Asset allocation
- Education planning
- Estate planning
- Insurance profiles and analyses
- Retirement planning

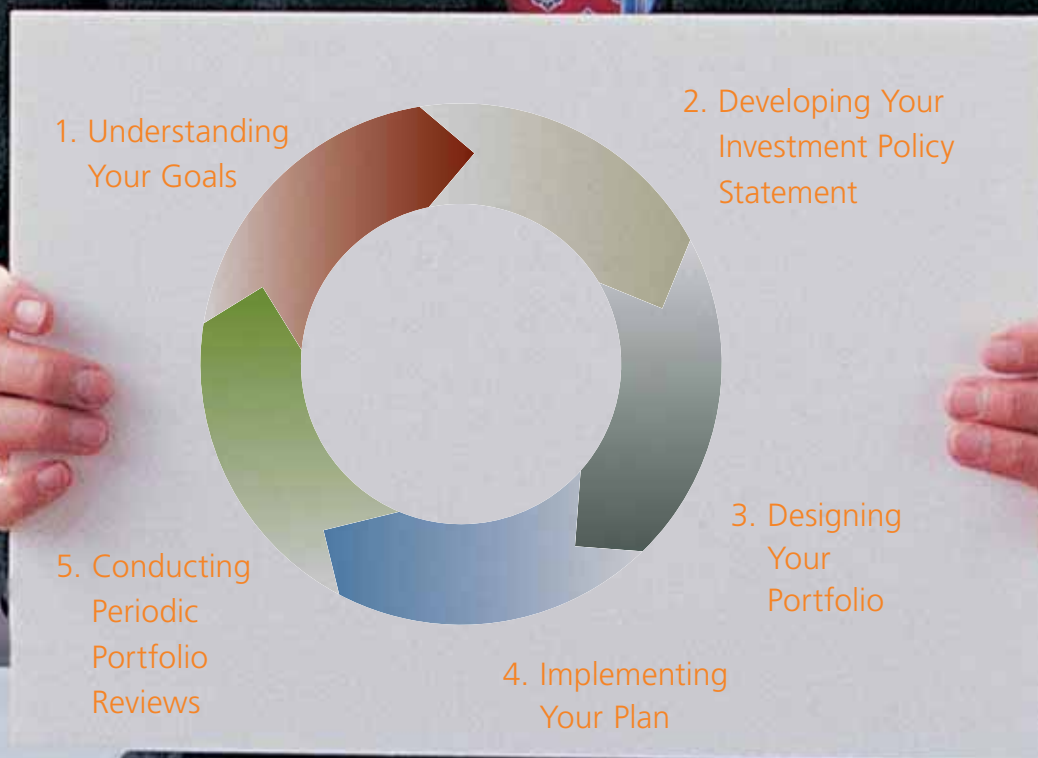
Work with your financial advisor to build a suitable portfolio and maintain a long-term relationship

Your financial advisor follows certain standards of conduct while managing your portfolio. Such standards can include offering diversification, analyzing risk and returns, avoiding expenses that are not justified by your needs, and delegating duties where specialized assistance is needed.

The goals and needs of each client are unique. Investment returns and time horizons that you desire can be quite different from those of other clients. The general process that you and your financial advisor will walk through together include:

1. Understanding Your Goals

Your financial advisor can guide you through a series of questions that can help clarify your current financial position, investment goals and outlook. This evaluation also gives you a complete picture of your risk tolerance, time horizon and cash flow needs.



2. Developing Your Investment Policy Statement

Your financial advisor will create an Investment Policy Statement, which outlines how your account should be managed. This document usually summarizes risk tolerance, time horizon, asset allocation, fund selection and the rebalancing criteria by which your accounts are managed. This can serve as your blueprint for potential investment success.

3. Designing Your Portfolio

When investment objectives are clear, your financial advisor can develop possible investment allocation strategies. Strategies are selected for optimal asset allocation*, which can be the most important decision affecting your long-term investment performance. How assets are dispersed among various asset classes can have more impact on performance than the selection of a specific mutual fund, stock, or bond within an asset class.

4. Implementing Your Plan

With a wide range of investments in a flexible investment platform, your financial advisor will customize your portfolio by assisting you in selecting suitable investments such as no-load mutual funds, exchange-traded funds (ETFs), stocks, bonds and variable annuities.

5. Conducting Periodic Portfolio Reviews

Your financial advisor also can provide a periodic portfolio review that encompasses investment objectives and portfolio performance to help ensure that progress is being made toward your original goals.

*Asset allocation, which is driven by complex mathematical models, should not be confused with the much simpler concept of diversification. Asset allocation does not assure a profit and does not protect against loss.

Choosing from a wide range of solutions, your financial advisor can offer you a sophisticated program, which includes consolidated statements and access to securities that are suitable for your evolving investment needs.

SmartSelect Program


The SmartSelect Program is a turnkey mutual fund wrap program designed to support you through every stage of life. SmartSelect offers you and your financial advisor access to an experienced portfolio management team as well as a wide range of asset allocation portfolios strategically built to help meet different investment time horizons and risk levels. You can choose the most appropriate portfolio of mutual funds to help you work towards your unique financial goals.

Through SmartSelect, your portfolio is periodically reviewed to help it remain on track. Market conditions, contributions to the account and other factors may cause the allocations to fall outside the targets originally set for your portfolio. If this happens, your portfolio will be automatically rebalanced to bring allocations back within your desired range.

Highlights include:

- Choice of five taxable portfolios and five tax-preferred portfolios
- Periodic reviews and automatic rebalancing
- Average cost basis accounting method
- All-inclusive fee* – no ticket charges
- Fees can be consolidated for families/ householding with other SmartSelect accounts
- \$25,000 minimum account size

*Additional compensation may apply in the form of commissions for purchase of individual stocks, bonds and through service fees (12-b-1) for mutual fund transactions. Fees, charges and expenses are detailed in ING Financial Partners' Form ADV Part II and Disclosure Brochure Schedule H.



Four advisory programs designed to meet your specific investment needs

Preferred and Prime

Preferred Asset Management (Preferred) and Prime Portfolio Services (Prime) are flexible wrap programs designed to help you grow your investment portfolio by allowing your financial advisor to effectively consolidate and manage your assets. These programs provide you and your financial advisor access to a variety of investment products to help determine asset allocation suitable for your investment objectives. Your financial advisor can also draw on the expertise of an array of experienced professionals, which may include your legal or tax advisor, to craft a selection of financial strategies for your individual circumstances and objectives.

Through the Preferred and Prime programs, you can choose to have your fees[†] debited from the account, or you can select to pay by check. And, since these are money market funds, you have check-writing privileges and a debit card. You also receive monthly activity statements from Pershing LLC, who is the custodian of accounts.

Highlights include:

- Access to numerous securities, including no-load and load waived mutual funds, stocks, bonds, CDs, CMOs, ETFs and annuities
- Choice of seven accounting methods
- When transferring securities, original cost basis is available to reflect accurate capital gains
- Tiered fee schedule
- Ability to link multiple accounts with consolidated single reporting
- Minimum account size is \$25,000; additional accounts of \$10,000 or greater can be consolidated with an initial account over \$25,000

Managed Account Program (MAP)

MAP is a separately managed account program that you and your financial advisor can use if you have multi-faceted investment needs and require more flexibility in your tax situations. Through MAP, your financial advisor outsources the management of your assets to experienced money managers. You and your financial advisor then have access to a powerful combination of professional guidance and flexibility in creating a personalized investment strategy and customized asset allocation that suit your financial situation.

And through MAP, similar to the Preferred and Prime programs, you can choose to debit your fees from the account, or select to pay by check. You also have check-writing privileges and a debit card, and will receive monthly activity statements from Pershing LLC, who is the custodian of accounts.

Highlights include:

- You have direct ownership of stocks and bonds, while limiting your exposure to certain stocks and bonds
- Advantage of having tax-management[†] strategies, including tax-loss harvesting
- When transferring securities, original cost basis can be added to reflect accurate capital gains
- Tiered fee schedule
- Ability to link multiple accounts with consolidated single reporting
- Three options: Minimum account size is \$100,000 for single asset category; \$200,000 for a combination of two or more managers; \$300,000 for allocation among different asset categories

Third-Party Asset Management Programs

When specialized situations call for additional investment professionals, your financial advisor has access to some of the industry's leading professionals to help manage your assets. These programs are handled by private, institutional money managers with expertise in a particular investment asset class and style.

[†]Additional compensation may apply in the form of commissions for purchase of individual stocks, bonds and through service fees (12-b-1) for mutual fund transactions. Fees, charges and expenses are detailed in ING Financial Partners' Form ADV Part II and Disclosure Brochure Schedule H.

[†]You may wish to consult your tax professional regarding your individual circumstances.



Protection You Can Trust

With a financial advisor from ING Financial Partners, you can expect personalized service and professional advice. Moreover, you receive the confidence of knowing that all brokerage execution and clearing services are performed by an industry leader—Pershing LLC, a subsidiary of The Bank of New York Mellon Corporation.

Working on behalf of your financial organization, Pershing LLC provides account protection for the total net equity of assets held in custody for your account. Of that total, the Securities Investor Protection Corporation (SIPC) provides \$500,000 of coverage, including \$100,000 for claims for cash. For more information, visit www.SIPC.org. Pershing LLC provides the remaining coverage (excess SIPC) through a commercial insurer.

Account protection applies when an SIPC member firm fails financially and is unable to meet its obligations to securities clients, but it does not protect against losses from the rise and fall in the market value of investments.

The strength and support of ING Financial Partners provide confidence to investors every day



- You
- Your Financial Advisor
 - The freedom to conduct business with objectivity
 - Autonomy that allows for greater responsiveness to your needs
 - Teamed up with ING Financial Partners as a foundation to serve clients
- ING Financial Partners
 - A provider of resources and support for financial advisors
 - A facilitator of financial solutions
 - A commitment to high standards of integrity
 - A client-centered philosophy that encourages long-term relationships
- Pershing LLC,
Custodian Clearing Broker
 - A well-established leader in the industry
 - The link to securities trade execution and clearing
 - Experience and sophisticated resources that result in quality service



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About ING

ING is a global financial institution of Dutch origin offering banking, investments, life insurance and retirement services to over 85 million private, corporate and institutional clients in more than 50 countries. With a diverse workforce of over 130,000 people, ING comprises a broad spectrum of prominent companies that increasingly serve their clients under the ING brand.

In the U.S., the ING (NYSE: ING) family of companies offer a comprehensive array of financial services to retail and institutional clients, which includes life insurance, retirement plans, mutual funds, managed accounts, alternative investments, direct banking, institutional investment management, annuities, employee benefits, financial planning, and reinsurance. ING holds top-tier rankings in key U.S. markets and serves over 17 million customers across the nation. For more information, visit www.ing.com.