



A Trusted Financial Partner

TRUST



Your future. Made easier.®



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You've made choices in your life and in your career that have helped you accumulate sizeable financial resources. But with success comes more choices about how to care for these assets to ensure they fulfill your goals. What are your assets doing for you, or the ones you love?

Having the right trust and team of professionals in place may simplify your financial picture both now and in the future. Whether your purpose is the lifetime care of a spouse, children, or other loved ones, a perpetual source of income for retirement, or establishing a legacy that may last for generations, you deserve the attention of a team of professionals dedicated to your vision and committed to managing your assets carefully.

By putting your assets in a trust to work for the goals and values of your beneficiaries, you have provided them with the gift of generosity and the gift of potential. How much potential, of course, will depend on how your assets are managed over time. In fact, you probably have trusted professionals with whom you have built a comfortable relationship, such as an investment professional, attorney, accountant, or banker. Each can be critical when you're creating the right team to support you in achieving the best possible outcome for your investment objectives. More importantly, it will be your financial professional, together with ING Trust, who can serve as the cornerstone of your wealth management team to support a disciplined investment platform that can be managed for generations.



Your Choices; Our Responsibility

Although there are countless investment alternatives today, not all will meet your needs and objectives. Your financial professional can take the confusion out of choosing the best investments to suit your goals. Partnering with ING Trust, your financial professional can assess your attitude toward risk, current and future income requirements, tax considerations and other factors to ensure you receive sound recommendations. Then, together with input from your other advisors such as your attorney and accountant, ING Trust and your financial professional will create a personalized investment and trust administration strategy for your review.

You may wish to have your financial professional actively manage your assets, or you may prefer he or she work alongside ING Trust on a portfolio that they manage. Both options provide the benefits of using a team approach to asset management and give you access to thousands of investment choices ranging from institutional class mutual funds to individual securities. Throughout this process, our objective is the same: to work with your entire wealth management team to give you the greatest choice and most sound recommendations possible.





A Trusted Partner for Every Situation

While your goals and objectives may fall into broad categories, we realize that your needs are decidedly unique. In order to best serve your goals, we customize our services to your needs. Whether you need a trustee, co-trustee, successor trustee, agent or custodian, we will work to form a long-term partnership with you and your team. You will retain the valuable relationship you have with your financial professional, and ING Trust will keep the team regularly informed throughout the service of your account.

ING Trust offers a variety of functions and services to meet these varied needs, and the role we take on can give you the freedom to create the level of involvement with which you are most comfortable.

Trustee

You will want to consider a number of factors when deciding who should serve as trustee for your trust. Your decision may depend upon your family situation, the type of trust, the purpose and size of your trust, and other factors. Choosing ING Trust as your trustee can circumvent problems that may arise by choosing a family member, while providing you with the experience, expertise, and objectivity of a professional.

Selecting a professional trustee provides the following benefits:

- Professional investment management and oversight of trust assets
- Avoidance of conflict and resentment between a family member acting as trustee and family members who are beneficiaries
- Professional, objective judgment to act in the best interests of all beneficiaries
- The ability to serve for long periods of time, even across generations
- Proper trust and tax accounting and reporting
- Legal and tax expertise on trusts

Co-trustee

Many times, the right trustee relationship is an individual and a corporate trustee serving together as co-trustees. ING Trust encourages this practice, as it allows you to retain personal involvement, yet have the added assurance that comes from partnering with a professional. Having ING Trust serve with one or more individuals provides you with access to our full line of professional services and the ability to define the roles of each co-trustee in your trust document. This arrangement also provides all the benefits described for trustees in the previous section.

Transfer Trusts

If you have a trust that is currently managed by another bank or financial institution, you may be able to transfer the account from that institution to ING Trust. In addition to receiving professional fiduciary services from an experienced trust officer, we will team with your financial professional and provide you with high-quality investments with open-architecture products. Ask your financial professional to have us review your trust agreement today to chart a course for you.

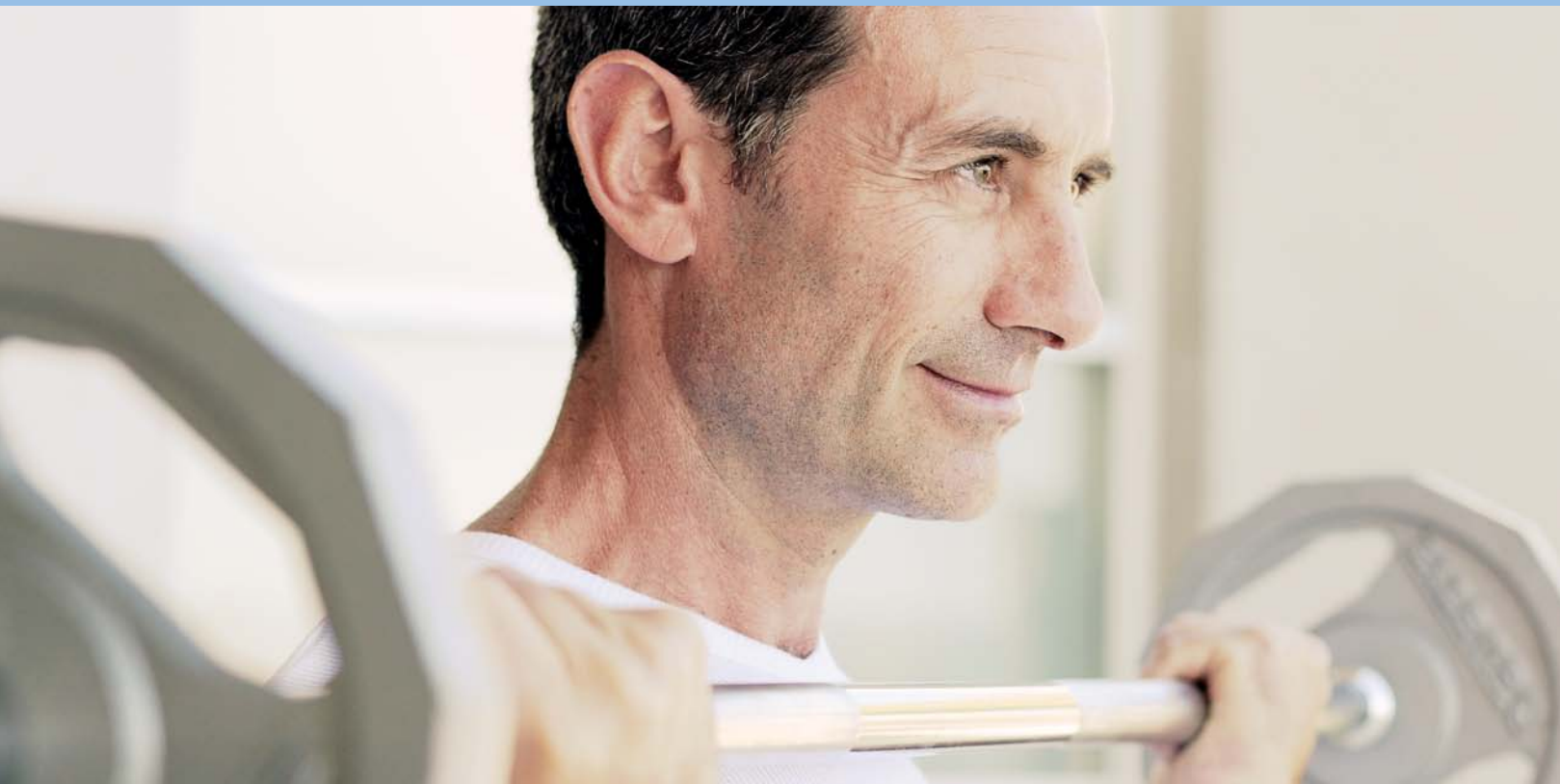
Investment Agent

You may want to retain the decision-making authority over distributions from your trust, investment account, or individual retirement account. Perhaps you are a busy professional or travel frequently. You can retain the control you desire while freeing yourself from the work of managing the daily investments and bill payments on your accounts. As agent for trustee, ING Trust will follow your distribution instructions while performing the complex duties of custody, safekeeping, trust accounting, income and dividend posting, and placing and confirming trades in your account.



Successor and Future Trustee

If you are serving as trustee for your revocable trust or creating a trust under your will, selecting ING Trust as your successor or future trustee provides you with a safety net to ensure your trust is managed for your beneficiaries the way you intend. Working with your financial professional, we are ready to deliver the expertise and personal service you deserve. The peace of mind of knowing your beneficiaries will receive professional management of the assets you have provided for them comes with no fees until we serve an active role upon your death or incapacity. During incapacitation, having a financial fiduciary can be a great comfort to other family members who may be focusing on your health care needs rather than financial matters and medical bill payments. We encourage you to contact your financial professional for suggested language that your attorney can include in your wills and trusts.



A Complete Suite of Professional Services

ING Trust works closely with your financial professional to deliver exceptional service and experienced administration. You'll have the security of a highly qualified management team that will follow the strategy developed by your team of advisors. We will also provide you and your financial professional with performance reviews and results on a regular basis. Finally, we will keep you apprised of any changes in the financial landscape that may affect your portfolio.

Our core services are designed around making it easier for you to bring your vision to fruition. We will help ensure that your assets reach your intended beneficiaries while minimizing the tax and probate influences on your estate. ING Trust, in conjunction with your financial professional, will assist you and your beneficiaries throughout the entire process, including:

Trust Creation

- Solutions for highly appreciated stock and charitable intentions
- Consultation regarding the benefits of various types of trusts for your family or organization
- Creation of an investment objective designed to meet financial goals for you or your beneficiaries

Return Optimization and Trust Maintenance

- Tax sensitive management of high-quality, open-architecture investments
- Trade settlement and reconciliation
- Trust accounting and statements
- Preparation of fiduciary tax returns
- Professional trust accounting (i.e., segregate investment income from principal and tracking cost basis)
- Residential real estate management as needed if held by trust
- IRA required minimum distribution calculations and payments

Recordkeeping

- Custody and safekeeping of assets
- Compliance with fiduciary administrative and recordkeeping requirements as required by federal banking regulations
- Permanent record of all transactions
- Tracking of basis and capital gains of assets
- Preparation of your trust's tax return and tax information for beneficiaries
- Preparation of court accountings, if needed

And, of course, we will be there to prepare final accounting documents and make final distributions to your beneficiaries, as well as take care of their trust-related questions and needs, during your trust's final disbursement.

The Partnership Begins with You

We invite you to contact your financial professional to find out more about ING Trust and the wide array of trust options you can have access to. We look forward to the opportunity to build a partnership with you and your wealth management team, and are committed to creating a customer service experience you and your beneficiaries will value throughout the life of your trust.

ING Trust Offers:

- Irrevocable trusts
- Revocable trusts
- Testamentary trusts
- Credit shelter/exclusion trusts
- Marital trusts
- Grantor retained trusts
- Charitable trusts
- Foundations/endowments
- Employee benefit plans
- Special needs trusts
- Court-appointed trusts
- Qualified domestic trusts
- Irrevocable life insurance trusts

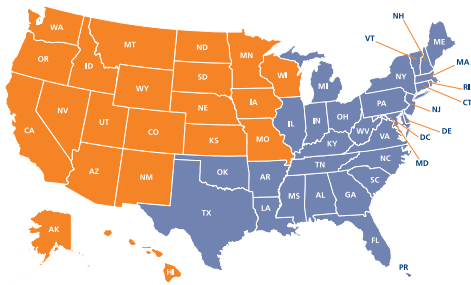


About ING Trust

ING National Trust, doing business as ING Trust, is a full-service trust company offering fiduciary services in all 50 states. ING Trust is regulated by the federal Office of the Comptroller of the Currency (OCC) and is a member of ING Group, one of the world's largest financial firms.

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 40 countries. With a diverse workforce of about 111,000 people, ING is dedicated to setting the standard in helping our clients manage their financial future.

Territory Map



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