



Help employees manage *their* bottom line

In today's world of complicated financial decisions, you have the opportunity to help your employees see things a bit more clearly. You can deliver a value-added service by showing them how to more confidently make decisions throughout their financial lives. Introducing ING's complimentary financial seminar series, all part of our campaign to help make planning for the future easier.



1. 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.



2. Investing 101:

What might be preventing you from making investment decisions? We'll reveal eight common ways investors get derailed, and then explain how to get back on track.



3. Retirement Savings Options:

Have you changed jobs recently and left retirement savings behind? There are three options for your money. One's safe, one's doable (if you know how), and one's a mistake. How about if we show you the ropes?



4. Retirement Income:

Before you take the plunge into retirement, better think about structuring your income. We can explain a four-step system designed to help keep your income flowing.



5. Early Retirement:

Wondering if you could retire early? You might be able to reach this destination, but you may need a plan and you might want to speed up saving. Swing by and we'll explain more.



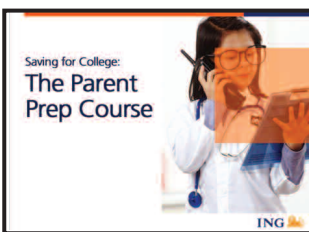
6. Retirement Planning for Women:

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



7. Investing 201:

Well acquainted with garden-variety investing? Here's a field guide to more sophisticated approaches and ways to apply them.

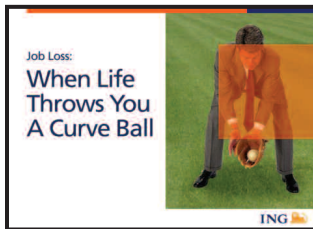


8. Saving for College:

Wish you knew how to save for kids' college without shortchanging your other long-term goals like retirement? Allow us to give you some ideas.



Your future. Made easier.SM



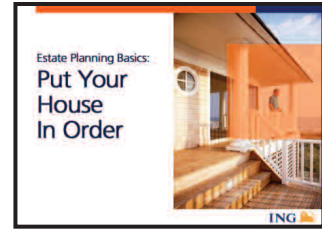
9. Job Loss:

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.



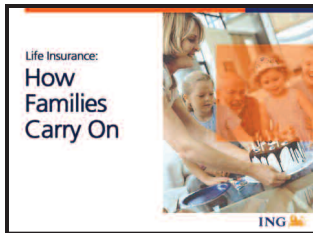
10. Long-term Care Insurance:

What's one of the biggest threats to your retirement savings? The cost of long-term care. We'll show you how a decision today can protect your savings and your independence tomorrow.



11. Estate Planning:

Estate planning isn't just for the rich. Find out how you can pass on more assets to heirs and minimize those to Uncle Sam.



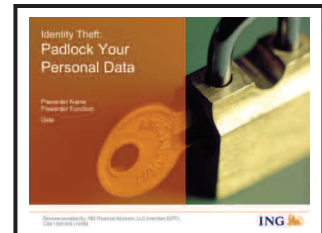
12. Life Insurance:

Which type of life insurance do you need? Do you have enough? Find out how answers to these questions can make all the difference to your family.



13. 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.



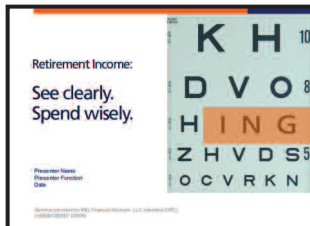
14. Identity Theft:

How vulnerable are you? Learn how to keep your personal information safe from those who may be up to no good.



15. Budgeting:

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



16. Retirement Income:

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

Want a preview? Log onto www.ing.com/us/seminarlibrary to view prerecorded versions of each seminar and companion worksheets. Ready to get started? Simply contact your ING representative.

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

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