

ING: Global and Domestic Leadership Position

When you choose to do business with the ING family of companies, you are choosing to do business with a global leader.

PLANSPONSOR magazine is an industry publication for employers who sponsor workplace retirement plans such as 401(k)s, 403(b)s and 457 Deferred Compensation plans for employees of corporations, healthcare and educational institutions and governmental entities. Each year, PLANSPONSOR analyzes and ranks the companies that provide products to these plans based on a number of measures, including number of plans, number of employees participating and assets under management. For 2008, the newly-combined ING/CitiStreet organization in the United States ranked #1 for number of plans, #2 for number of employees, and #3 for plan assets under management.

While size and scale of the parent organization are considerations, you should consider the relative financial strength of the specific operating company through which you invest your retirement dollars. Several leading financial rating agencies regularly review these companies, and ING's U.S. insurance companies consistently receive among the highest of these ratings. Details of ING's U.S. insurance companies' ratings from A.M. Best and Company, Fitch, Moody's and Standard and Poor's can be found on the reverse.

PLANSPONSOR 2008 Defined Contribution Recordkeeper Survey

(Combined ING Life Insurance and Annuity Company/CitiStreet organization in the United States)

#1 Number of Plans	59,798
#2 Number of Participants	9,756,510
#3 Assets Under Management	\$307 Billion

continued on reverse



Your future. Made easier.®

Financial Strength... and the ING U.S. Insurance Companies

ING U.S. Insurance Company Ratings* from Leading Agencies

(Ratings from each agency are highlighted in the table below. Ratings are as of 4/24/09, and are subject to change.)

	Fitch Ratings ¹	Standard & Poor's ²	Moody's ³	A.M. Best ⁴
SECURE	AAA = Exceptionally Strong	AAA = Extremely Strong	Aaa = Exceptional	A++ = Superior
	AA+ = Very Strong	AA+ = Very Strong	Aa1 = Excellent	A+ = Superior
	AA = Very Strong	AA = Very Strong	Aa2 = Excellent	A = Excellent
	AA- = Very Strong	AA- = Very Strong	Aa3 = Excellent	A- = Excellent
	A+ = Strong	A+ = Strong	A1 = Good	B++ = Good
	A = Strong	A = Strong	A2 = Good	B+ = Good
	A- = Strong	A- = Strong	A3 = Good	
	BBB+ = Good	BBB+ = Good	Baa1 = Adequate	
	BBB = Good	BBB = Good	Baa2 = Adequate	
	BBB- = Good	BBB- = Good	Baa3 = Adequate	
VULNERABLE	BB+ = Moderately Weak	BB+ = Marginal	Ba1 = Questionable	B = Fair
	BB = Moderately Weak	BB = Marginal	Ba2 = Questionable	B- = Fair
	BB- = Moderately Weak	BB- = Marginal	Ba3 = Questionable	C++ = Marginal
	B+ = Weak	B+ = Weak	B1 = Poor	C+ = Marginal
	B = Weak	B = Weak	B2 = Poor	C = Weak
	B- = Weak	B- = Weak	B3 = Poor	C- = Weak
	CCC = Very Weak	CCC+ = Very Weak	Caa1 = Very Poor	D = Poor
	CC = Distressed	CCC = Very Weak	Caa2 = Very Poor	E = Supervision
	C = Distressed	CCC- = Very Weak	Caa3 = Very Poor	F = In Liquidation
		CC = Extremely Weak	Ca = Extremely Poor	
		C = Lowest		

* Ratings apply to the financial strength and claims-paying ability of ING Life Insurance and Annuity Company, ING USA Annuity and Life Insurance Company, ReliaStar Life Insurance Company and ReliaStar Life Insurance Company of New York, and their General Accounts, and not to the safety or performance of the separate accounts or underlying investments.

1 Adjusted 1/28/09 from AA to AA-

2 Adjusted 3/31/09 from AA to AA-

3 Adjusted 1/28/09 from Aa3 to A1

4 Adjusted 4/24/2009 from A+ to A

At the time of the printing of this material, the published rating(s) were based on the following:

A.M. Best Company assigns ratings from A++ to F based on a company's financial strength and ability to meet obligations to contract holders. A is the third highest of 15 ratings.

Fitch assigns ratings from AAA to C based on a company's financial strength. AA- is the fourth highest of 19 ratings.

Moody's Investor Service (Moody's) assigns ratings from Aaa to C based on a company's financial security. Ratings falling within the "Secure" category are noted by Moody's as "Investment Grade," whereas ratings contained within the "Vulnerable" category are noted as "Speculative Grade." A1 is the fifth highest of 21 ratings.

Standard & Poor's assigns ratings from AAA to CC based on a company's financial security. AA- is the fourth highest of 20 ratings.

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