

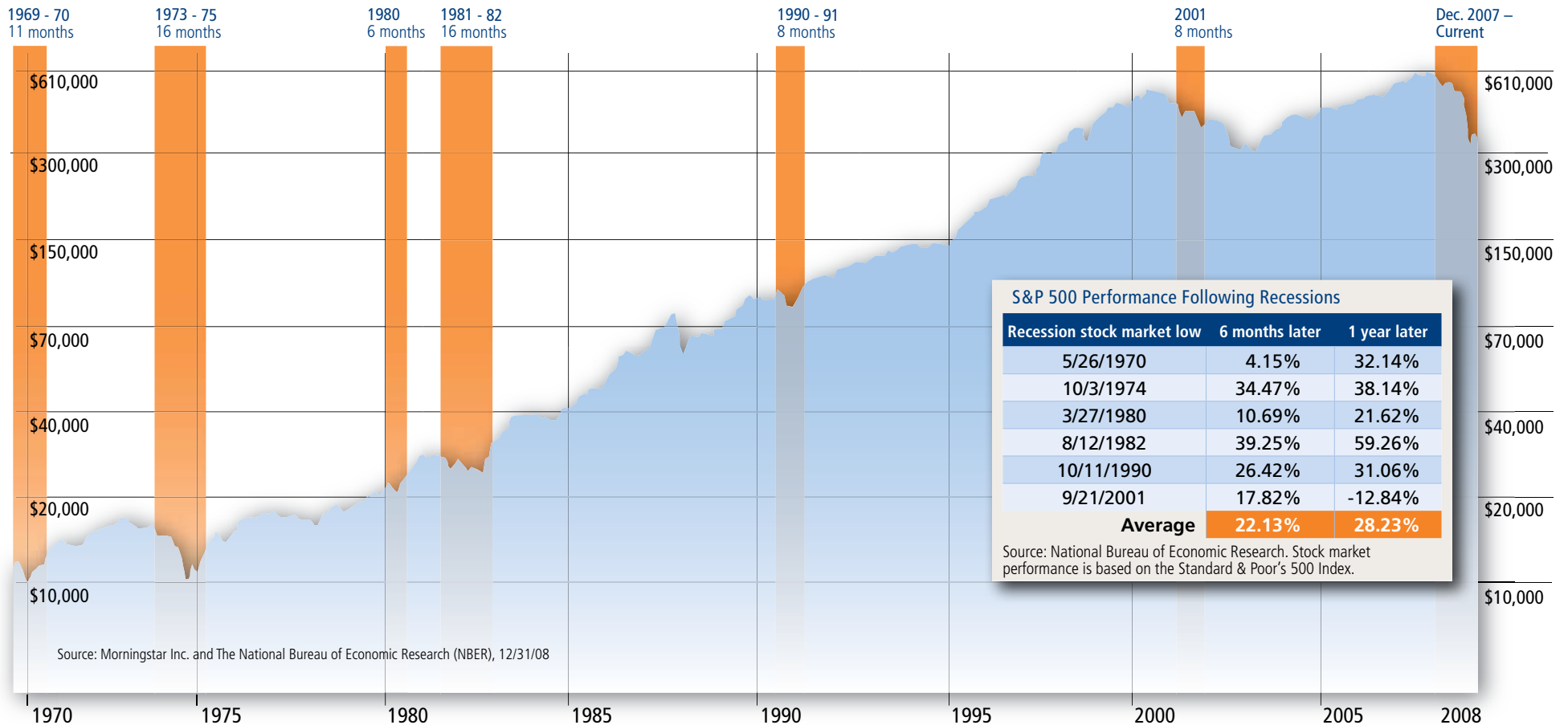
Staying Focused During a Recession

1 Recessions are painful but are a natural phase of the economic cycle. Historically recessions have been short in duration when compared to economic expansions.

2 It is important to keep goals in perspective when encountering market downturns. Emotions have a tendency to cause investors to lose focus and deviate from their long-term investment plan.

3 By staying in the market, investors won't miss out on the potential growth opportunities that may present themselves in the down markets.

The chart below illustrates the growth of \$10,000 represented by the S&P 500 Index from 1/1/1970 to 12/31/2008. Periods of recession as defined by the NBER are highlighted in orange. The rate at which markets have historically recovered is illustrated in the table within the chart.



Past performance is no guarantee of future results. Please note that market volatility, in particular from 2007 through 2008 is minimized by the scaling and length of time represented in the chart. Chart is for illustrative purposes only and is not intended to represent any future performance of an ING product. See next page for additional information.

General Risks

Exposure to financial and market risks that accompany investments in equities. Markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments.

Benchmark

The Standard & Poor's 500 Index is an unmanaged capitalization-weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. **Investors cannot invest directly in an index.**

Important Information

You should consider the investment objectives, risks, and charges and expenses of the variable insurance product and its underlying investment options or mutual funds offered through a retirement plan, carefully before investing. The prospectuses/prospectus summaries/information booklets containing this and other information, can be obtained by contacting your local representative. Please read the information carefully before investing.

Variable annuities and group annuities are long-term investments designed for retirement purposes. If withdrawals are taken prior to age 59½, an IRS 10% premature distribution penalty tax may apply. Money taken from the annuity will be taxed as ordinary income in the year the money is distributed. An annuity does not provide any additional tax deferral benefit, as tax deferral is provided by the plan. Annuities may be subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject. However, an annuity does provide other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.

Variable investments, of any kind, are not guaranteed and are subject to investment risk including the possible loss of principal. The investment return and principal value of the security will fluctuate so that when redeemed, it may be worth more or less than the original investment. In addition, there is no guarantee that any variable investment option will meet its stated objective.

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