



ING's Commitment to Education

Educators Today Face Difficult Challenges.

Keeping students motivated and away from outside distractions takes dedication, creativity, and hard work. The current environment educators face is one of the most challenging in history, with:

- Cuts in education funding
- Demands for smaller class size
- Increased class sizes
- Staff shortages at all levels
- Unfunded mandates
- High stakes testing

In addition, very little has been put in place to help the plight of the educators themselves, especially with respect to their financial well-being and security, until now.

ING knows that helping educators manage their financial resources requires careful and thoughtful planning. With nearly 40 years of experience providing retirement programs and planning to hundreds of thousands of educators in all 50 states, ING is here to educate the educator – and the classroom – about money management.

Inspiring Success in the Classroom

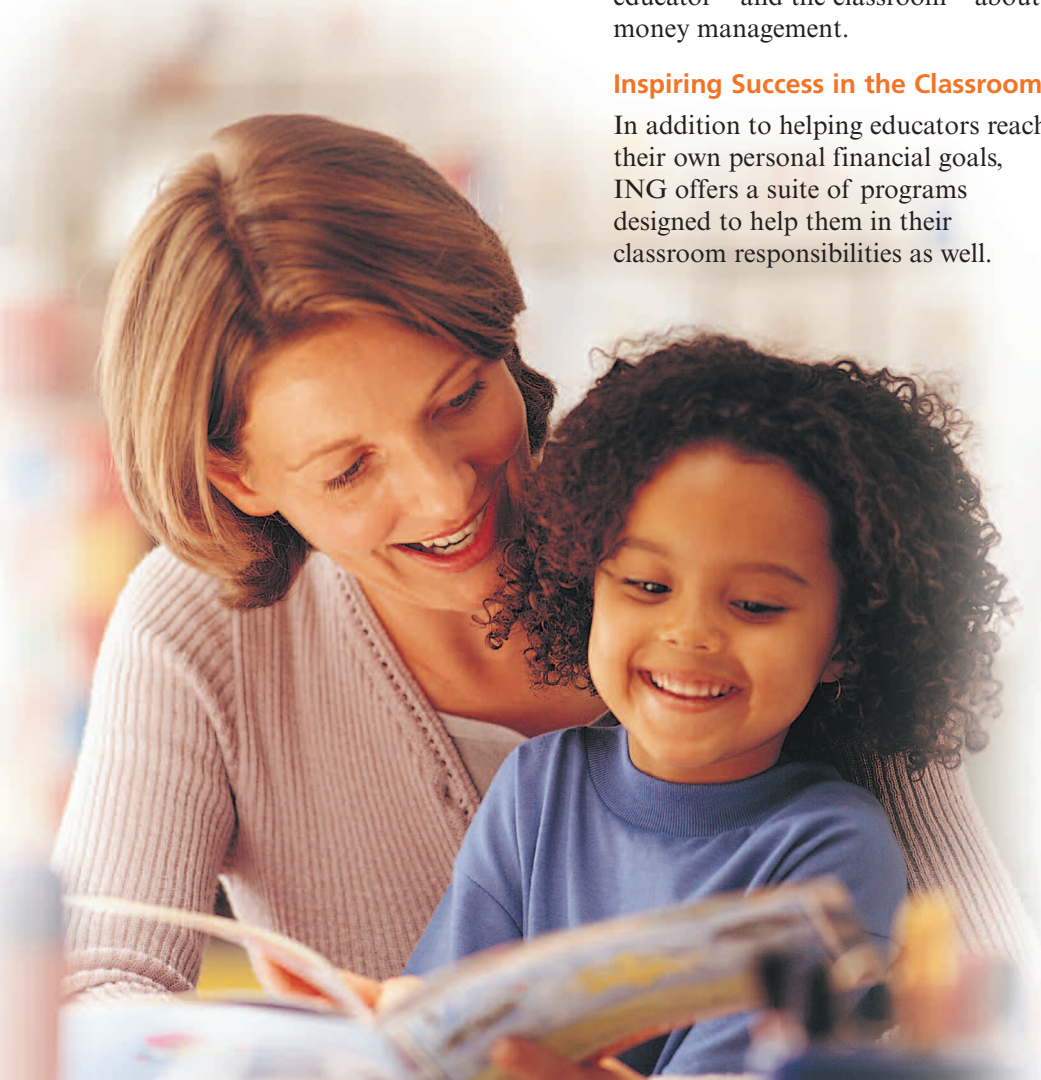
In addition to helping educators reach their own personal financial goals, ING offers a suite of programs designed to help them in their classroom responsibilities as well.

ING Unsung Heroes® Awards Program

Initiated in 1995, the ING Unsung Heroes Awards program invites K-12 educators to submit applications describing classroom projects they have initiated or would like to create. Their applications are judged on innovation, creativity, and ability to make a positive influence on the children they teach.

Every year, ING recognizes deserving teachers with grants totaling \$240,000. The best part of this program is that each check goes directly to the winning educator and his or her school. No red tape. No waiting. Educators are allowed to spend their grants any way they see fit to further their projects.

To fund your creative classroom project, download an application at www.ing.com/us/unsungheroes.





Jonathan Felix from Los Angeles, California (center) was the top prize winner of the ING Unsung Heroes award in 2007.

National Teacher of the Year sponsored by ING

ING is proud to be the sponsor of the National Teacher of the Year program. The National Teacher of the Year is the oldest, most prestigious national honor program that recognizes excellence in K-12 education.

The National Teacher of the Year is chosen from among the State Teachers of the Year by a national selection committee representing the major national education organizations. Each April, the National Teacher of the Year is introduced to the American people by the President of the United States. The National Teacher of the Year is released from classroom duties during the year of recognition to travel nationally and internationally as a spokesperson for the teaching profession.

The ING Foundation

The overall goal of the ING Foundation is to put at least 35% of total giving toward financial literacy programs. The second-largest beneficiaries of financial support are programs and organizations with an educational focus.

ING Run For Something Better

ING Run for Something Better is the charitable companion to ING's running event sponsorships. Through this initiative, ING helps fund local running programs that help kids and their communities become healthier, stronger and more fit.

ING and Junior Achievement

Junior Achievement is a group of volunteers, educators, parents, and other contributors who seek to educate and inspire young people, grades K-12, to value free enterprise, business, and economics to improve the quality of their lives. ING has partnered with Junior Achievement across the country to teach kids the basics of saving and investing.



Andrea Peterson, 2007's National Teacher of the Year pictured here with her students, is traveling the country talking about her own personal story.



ING Chances for Children

ING Chances for Children is a global community development initiative aimed at establishing ING as a leader in providing educational opportunities for children and youth, both worldwide and in the communities where we live and work. Nearly one billion people worldwide can't read or write. For children in many developing countries, education is the only hope for escaping poverty. For ING, the Chances for Children program is a natural extension of our on-going commitment to financial literacy.



ING DIRECT's Planet Orange

In addition, ING DIRECT has developed Planet Orange, www.orangekids.com, and the Teachers Resource Center to get kids excited about financial education. Planet Orange and the Teachers Resource Center are accessible at no cost to teachers or school systems, and include more than 20 lesson plans, worksheets and quizzes to take home or complete in the classroom.

Topics range from the exploration of currency exchange to savings, credit and mutual funds, with activities that span mathematics, economic and social studies.

Planet Orange also offers the Planet Orange Financial Literacy Awards which recognize teachers who are committed to financial education. This program is open to 1st – 8th grade teachers. Winners receive \$1,500 each to further their professional development, while their respective schools are awarded \$1,000 to support financial literacy programs. Applying is simple and can be done online at www.orangekids.com/awards.

As you continue to ensure a sound future for your students, ING is working to help you pursue yours. Talk to your ING representative today to find out more.

ING and AASA

Standing Up for Public Schools – ING and AASA (American Association of School Administrators) are partnering to help provide solutions and showcase best practices in meeting the educational needs of all students, regardless of the socio-economic background.



ING DIRECT's Planet Orange website gets kids excited about financial education.

ING and Operation Hope

ING is a sponsor of Operation Hope which partners with more than 200 financial services companies to replace financial ignorance with something more powerful than money: knowledge. Among their many projects, Operation Hope often conducts financial literacy tours in which business leaders visit inner city schools to educate low-income students about the importance of money management.

For more information about ING's education programs, visit www.ing.com/us/education.

The ING Organization

Products that span the financial spectrum. Distribution through customers' channel of choice. Services to help manage financial, benefits, and retirement programs.

The ING family of companies in the United States provides financial solutions for individuals, organizations and companies. Through a network of wholly owned, indirect subsidiaries, we help people prepare for a financial future. Your goals are our business.

Insurance products, annuities and retirement plan funding that are issued by (third party administrative services may also be provided by) ING Life Insurance and Annuity Company, and ReliaStar Life Insurance Company. Securities are distributed by ING Financial Advisers, LLC (member SIPC), One Orange Way, Windsor, CT 06095-4774.

These companies are wholly owned, indirect subsidiaries of ING Groep N.V. Securities may also be distributed through other broker-dealers with which ING Financial Advisers, LLC has selling agreements.

Insurance obligations are the responsibility of each individual company. Products and services may not be available in all states.

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