

The power of hindsight.

Imagine that power used in a crediting strategy.

The power of ING Indexed Universal Life-Global is the valuable death benefit protection supported by policy values calculated under fixed and indexed crediting strategies. The Fixed Strategy is based upon a current credited interest rate declared by us that will be in effect for at least 12 months. At each policy anniversary the rate may change, but it will never be less than the guaranteed minimum interest rate of 2% per year.

Along with a Fixed Strategy, ING IUL-Global has an Indexed Strategy with a five year point-to-point look-back period and calculates the index credit under a formula using a portion of the better performing two out of three indexes, as follows:

- 75% of the highest index change rate, plus
- 25% of the next highest index change rate; plus
- 0% of the lowest index change rate

The table below shows how 5-year index change rates have varied from year to year. It also shows how each index ranked when compared to the other two indexes. Past index performance does not represent future performance of these indexes.

Historical Values 1990 - 2009

Best Performing Second Best Performing

Year	5-Year Index Change Rates ¹			Applying the Hindsight Overweighting Methodology, 1% Guaranteed Minimum Annual Interest with the Current No Index Cap and 60% Participation Rate ²	
	S&P 500®	EURO STOXX 50®	Hang Seng Index	Hypothetical 5-Year Cumulative Return ³	Hypothetical Annual Interest Crediting Rate
1990	76.53%	0.00%	95.74%	54.56%	9.10%
1991	58.87%	0.00%	96.42%	52.27%	8.77%
1992	49.37%	24.43%	98.43%	51.70%	8.69%
1993	70.24%	60.91%	198.81%	100.00%	14.87%
1994	42.65%	42.68%	242.06%	115.65%	16.61%
1995	65.49%	39.62%	198.84%	99.30%	14.79%
1996	78.16%	69.99%	205.24%	104.16%	15.34%
1997	108.46%	125.80%	137.28%	87.36%	13.38%
1998	140.74%	157.51%	30.09%	93.50%	14.11%
1999	188.61%	181.09%	38.04%	113.90%	16.42%
2000	161.37%	266.71%	77.38%	144.22%	19.55%
2001	77.15%	142.88%	8.90%	75.87%	11.95%
2002	15.50%	34.01%	-18.80%	20.08%	3.73%
2003	-11.24%	-22.02%	10.04%	8.30%	1.61%
2004	-14.71%	-25.86%	4.11%	7.21%	1.40%
2005	-14.70%	-36.33%	-8.93%	5.10%	1.00%
2006	11.31%	-4.27%	39.69%	20.22%	3.75%
2007	51.16%	46.65%	128.73%	65.99%	10.67%
2008	26.60%	37.42%	107.73%	54.54%	9.10%
2009	-16.31%	-9.77%	39.27%	18.46%	3.45%

The Hypothetical 5-Year Cumulative Return and Hypothetical Annual Interest Crediting Rate figures in the table above are intended to show how index credit rates under the ING IUL-Global Indexed Strategy would have been calculated based on certain assumptions and averaged annual historical index returns. They do not represent actual index credit rates that would have been credited during the periods shown if the product had been available because, among other things, the index caps and participation rates for each applicable block may have been different than those assumed. Just as past index performance does not represent future index performance, the information in the table above does not represent past or future performance of the ING IUL-Global Indexed Strategy.

¹ The 5-Year Index Change Rate shown for each year is the average index change rate for 12 hypothetical index blocks calculated based on changes in index values from the 28th day of each month during that year and the same date five years earlier.

² If the guaranteed minimum Index Cap and Participation Rate were used, the results would be significantly lower. The Index Cap and Participation Rate are set on a block's start date and will not change for that index block. Also, the figures shown do not reflect any deductions for cost of insurance or other policy charges or fees. If such deductions were reflected in the calculations, the results would be lower.

³ The figures in this column equal the Hypothetical Annual Interest Crediting Rate in the next column compounded over 5 years.

Please note: While your policy values may be affected by external indexes, your policy is not an investment in the stock market and does not participate in any index fund, stock or equity investments. This product is not designed to be an investment vehicle.

Your client gets a portion of the best two out of the three every time at the end of each 5-year period! The index with the lowest change rate over the period is not used.

Interest credited under the Indexed Strategy may be limited by an Index Cap⁴ (guaranteed not to be less than 100%) and will be limited by a Participation Rate⁵ (guaranteed not to be less than 15%), but it is guaranteed not to be less than 1% per year.

⁴ **Index Cap:** The limit on the weighted index change rate.

⁵ **Participation Rate:** The portion of the weighted index change rate used to determine the index credit rate.

Hindsight, as they say, is 20/20 and quite valuable. Index values will vary over time and you can never predict what will happen in the future. But with a hindsight approach that uses the top two-performing indexes and over weights the best performing index in the calculation, you don't have to try and predict the better performing indexes in the beginning.

Learn more about how you can

harness the power of hindsight with

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