



Closing the Retirement Income Gap with My Retirement Outlook

Are you saving enough for retirement?

How much can you afford to save from each paycheck?

Are you "on track" to pursuing your retirement objectives or do you need to close the retirement income gap by saving more?

If you have these questions, **My Retirement Outlook** may have the answers!

My Retirement Outlook can make closing the retirement income gap easier, delivering two powerful calculators in one simple tool. In only a few steps the retirement analysis calculator allows you to estimate the amount you may need to save for retirement. The results are immediately presented in an easy-to-read graph that identifies potential gaps in your retirement funding. The paycheck analysis calculator allows you to compare your current contribution level to three other contribution levels. This comparison quickly illustrates how various contribution levels can impact your take home pay today.

By combining the retirement and paycheck analysis calculators, you get a more complete review of your retirement needs. In other words, you will be better prepared to close the gap!

Check out **My Retirement Outlook** by visiting: www.ingretirementplans.com

RETIREMENT ANALYSIS



RETIREMENT GAP

The retirement income graph illustrates whether you might have an income gap to fill. You can also modify key variables and recalculate the results immediately and print a **gap analysis statement**.

PAYCHECK ANALYSIS

If you contribute:	6.20%	8.20%	10.20%	12.20%
Salary per period:	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00
Pre-Tax Reductions:				
Tax-deferred contributions:	155.00	205.00	255.00	305.00
Retirement system contributions:	0.00	0.00	0.00	0.00
Other pre-tax reductions:	0.00	0.00	0.00	0.00
Adjusted Salary:	\$2,345.00	\$2,295.00	\$2,245.00	\$2,195.00
After-Tax Deductions:				
Social Security (FICA):	155.00	155.00	155.00	155.00
Medicare:	36.25	36.25	36.25	36.25
Federal tax withholding:	42.42	37.42	32.42	27.42
State tax withholding (CA):	6.15	5.15	4.15	3.15
Other after-tax deductions:	0.00	0.00	0.00	0.00
Total Deductions:	\$239.82	\$233.82	\$227.82	\$221.82
Net Take-Home Pay:	\$2,105.18	\$2,061.18	\$2,017.18	\$1,973.18
Taxes Deferred:	\$18.60	\$24.60	\$30.60	\$36.60

TAKE HOME PAY

The paycheck comparison illustrates how your paycheck and take home pay might look at different contribution levels.

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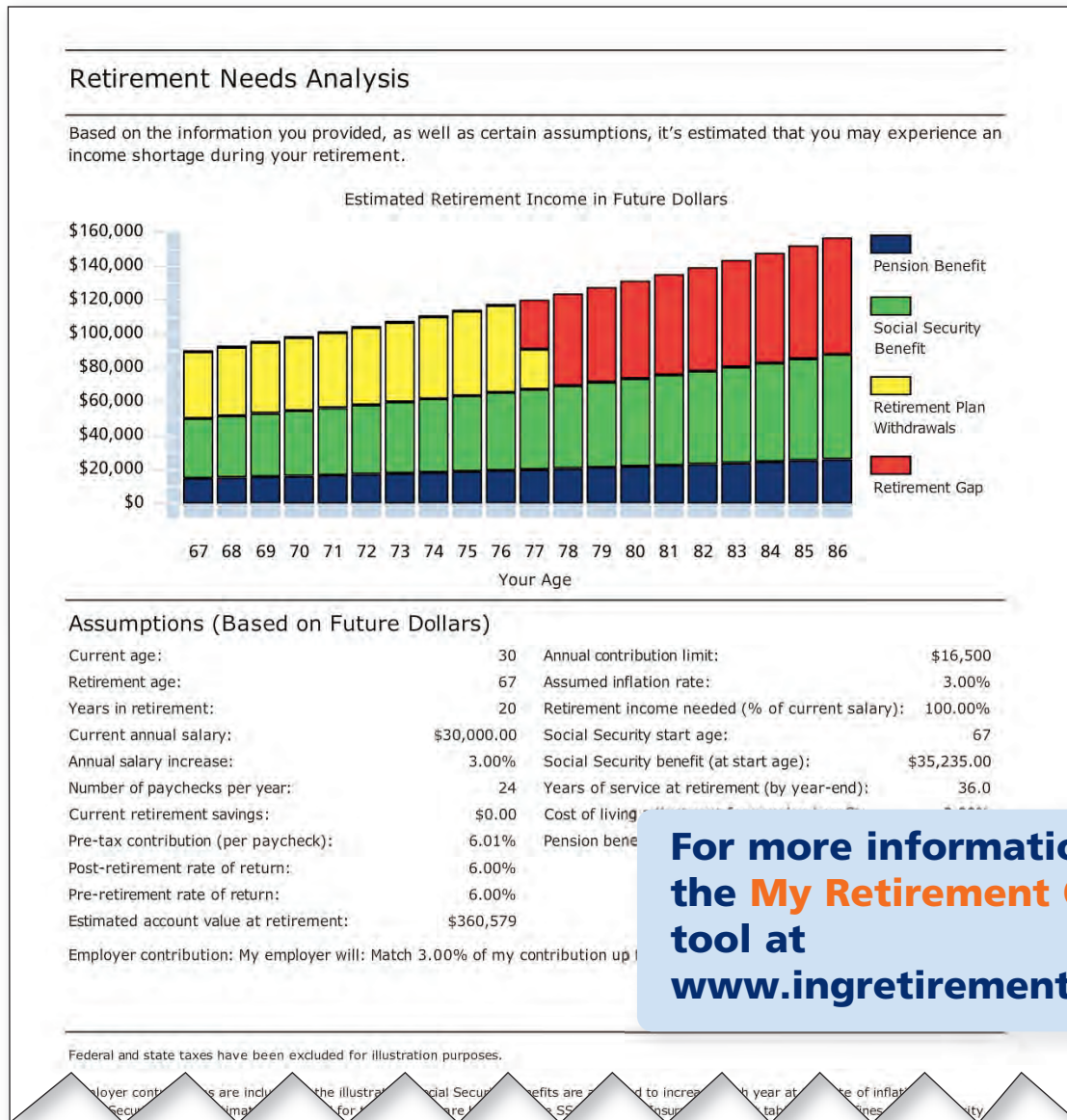


Your future. Made easier.®

GAP ANALYSIS STATEMENT

You can print a **gap analysis statement** from the Retirement Analysis section. The statement provides a simple, personalized analysis which highlights the gap between what you are currently saving for retirement and what may be needed to meet your retirement objectives.

The sample statement below demonstrates this gap:



For more information, visit the My Retirement Outlook tool at www.ingretirementplans.com

IMPORTANT: The illustrations or other information generated by My Retirement Outlook regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

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