Should I Stay or Should I Go?

ING FIXED ANNUITIES

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The recent financial crisis may have left you trying to figure out how to revitalize your retirement savings. **Should you stay put or try re-allocating a portion of your assets? Let's take a look at two different scenarios and see why now may be the ideal opportunity to re-evaluate your retirement strategy.**

The first scenario analyzes the implications of keeping assets in traditional guaranteed interest products whereas the second scenario considers staying put in equities to potentially gain from a market rebound.

Scenario 1

"I'm going to **keep my money protected** in guaranteed interest products."

History shows us that recessions have been short in duration and are typically followed by a substantial increase in the markets (see chart below). Those individuals who have their money solely in guaranteed interest products may miss out on opportunities when the market recovers.

Advantages – Principal Protection, Guaranteed Interest, FDIC insured in some cases.

Disadvantages – No participation in index performance when the market turns, some products may not be tax deferred.

Scenario 2

"I've already **lost 30% of my assets.** I can't afford to move. I need the growth potential found in my equity investments."

A year after the 2001 recession, the S&P dropped an additional 12.84% (see chart below). By keeping your assets solely in equities, you run the risk of incurring further loss in your portfolio. Your assets are not protected and growth is not guaranteed.

Advantages – Potential of greater returns when market recovers.

Disadvantages – No principal protection, No guaranteed interest, Not FDIC insured.

S&P Performance Following Recessions

Start	Duration	Stock Market Low	6 Months Later	1 Year Later
1969	11 months	05/26/1970	4.15%	32.14%
1973	16 months	10/03/1974	34.47%	38.14%
1980	6 months	03/27/1980	10.69%	21.62%
1981	16 months	08/12/1982	39.25%	59.26%
1990	8 months	10/11/1990	26.42%	31.06%
2001	8 months	09/21/2001	17.82%	-12.84%
		Average	**22.13%**	**28.23%**

Source: National Bureau of Economic Research. Stock market performance is based on the Standard & Poor's 500 Index.

So what are you to do? Is there a strategy for a portion of your assets where:

1 **Your money is protected**

2 **Your money is guaranteed to increase[1]**

3 **You have index-linked interest-crediting potential when the market bounces back**

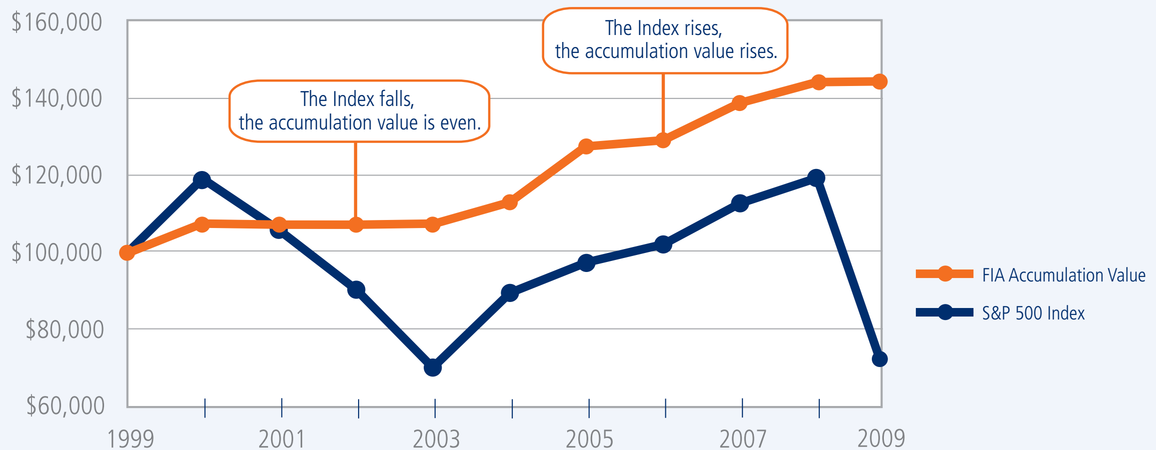
[1] Assuming no excess withdrawals, surrender charges or market value adjustments

Fixed Index Annuities

If you're looking for principal protection, while maintaining the potential for additional interest credit, you may benefit from a fixed index annuity. A fixed index annuity, commonly referred to as an FIA, is a product that offers this and much more. So what exactly is an FIA? It's a product with insurance benefits such as minimum guarantees and death benefits along with interest-crediting based, in part, on the performance of a market index. It can include index caps, index spreads and participation rates, so it may not receive the full increase of a market index.

Whether the market is up, down or flat, an FIA gives you the protection of principal (minus withdrawals and surrender charges) found with a traditional fixed annuity along with potential for additional interest credit linked, in part, to the performance of a market index.

Protection and Potential: See how an FIA may have performed over the past 10 years



This chart compares the historical performance of the S&P 500® Index with the hypothetical return of a fixed index annuity and does not represent any specific product. The hypothetical fixed index annuity accumulation values assumes no withdrawals, surrender charges, market value adjustment or premium tax, if applicable.

It assumes an initial premium of $100,000 and the Point-to-Point Cap Strategy with the following index cap rates: 7.25% 1999; 7.00% 2000; 6.75% 2001; 7.25% 2002; 7.50% 2003; 8.00% 2004; 7.50% 2005; 7.00% 2006; 7.00% 2007; and 7.25% 2008. The Point-to-Point Cap Strategy bases interest credits upon the annual index change in the linked index up to the index cap. Interest Rates and Index Caps are subject to change. The total annual return for the S&P 500® Index during this period is as follows: 19.53% 1999; -10.14% 2000; -13.04% 2001; -23.37% 2002; 26.38% 2003; 8.99% 2004; 3.00% 2005; 13.62% 2006; 3.53% 2007; -38.49% 2008. Standard & Poor's 500® Index (S&P 500®) is comprised of 500 stocks representing major U.S. industrial sectors. Performance figures are inclusive of dividends reinvested. S&P 500® is a registered service mark of The McGraw-Hill Companies, Inc.

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