

## **ING**

### ***Corporate Fact Sheet***

#### **ING Group**

ING Group is a global leader in financial services operations offering banking, insurance and asset management to more than 60 million private, corporate and institutional clients in 50 countries. ING Group is a global financial institution of Dutch origin with a diverse workforce of more than 113,000. ING comprises a broad spectrum of prominent companies that increasingly serve their clients under the ING brand. More than 70 percent of ING's shares are held by investors outside the Netherlands.

#### **ING Americas**

ING's Americas unit, based in Atlanta, comprises Amsterdam-based ING Group's integrated financial services operations in North and South America with businesses in the United States, Canada, Mexico, Brazil, Chile and Peru.

#### **ING U.S. Financial Services**

ING's operations in the U.S. offer a comprehensive array of financial products and services, including defined contribution retirement plans, life insurance, employee benefits, financial planning, payout management, mutual funds, variable and fixed annuities, and one of the largest independent broker/dealer networks in the country. The company holds a top five ranking in key U.S. markets and serves more than 14 million customers in the U.S.

In addition to its own broker/dealer network, ING's U.S. operations distributes its products through a broad range of channels including registered representatives, independent and career insurance agents, regional and wirehouse brokerage firms, banks and direct sales.

Following its 2000 acquisition of Hartford-based Aetna Financial Services and Minneapolis-based ReliaStar Financial Corp., ING became one of the largest financial services companies in the U.S. These acquisitions more than doubled ING's U.S. presence, bringing a leading presence in the retirement and life insurance markets and expanding its reach in the annuities markets. ING's 1997 acquisition of Des Moines-based Equitable of Iowa Companies, which doubled its presence at that time, brought ING a leadership position in the fixed and variable annuities market segments.

Thomas J. McInerney serves as CEO for ING Americas. He is also is a member of the Insurance Americas Executive Committee, which oversees ING's operations in the United States, Canada and Latin America.

#### **ING DIRECT**

ING DIRECT ([ingdirect.com](http://ingdirect.com)) launched in September 2000 to challenge traditional banking by offering high-value, simple savings and loan products, including the Orange Savings Account and Orange Mortgage, direct to consumers online and over the phone.

Instead of having costly bank branches, ING DIRECT operates more efficiently and passes the cost savings along to customers in the form of great rates. The ING DIRECT Cafes (located in New York City, Philadelphia, Los Angeles and Wilmington, Del., where the bank is headquartered) serve as a touch point for customers to experience the brand, as well as the opportunity to speak to sales associates who serve up coffee with information on ING DIRECT products.

This simple and easy way to save without any fine print has resonated with consumers. In just more than five years, ING DIRECT has helped more than three million customers save their money. ING DIRECT has more than \$50 billion in assets, making it the nation's fourth-largest saving bank.

### **ING Investment Management**

ING Investment Management Americas has more than \$160 billion in assets under management through its investment operations in New York City, Atlanta, Hartford, Minneapolis and Scottsdale, Ariz., as well as Canada, Mexico and South America. ING Investment Management Americas' investment strategies comprise all major asset classes and most investment styles in five business segments: institutional investments; mutual funds sub-advisory; managed accounts; alternative assets; and proprietary ING insurance company accounts.

ING Investment Management is a global organization with more than \$360 billion in assets under management in 26 countries. Its broad array of investment strategies, combined with ING Group's distribution capabilities across retail and institutional channels, enables the organization to offer investment management solutions to its clients, both in the U.S. and globally.

### **ING Wholesale**

ING's Wholesale business consists of three core operations: international investment banking, financial markets and corporate financial services.

ING Wholesale focuses on delivery of a full range of integrated financing and advisory solutions for corporations, financial institutions and governments around the world. It has a powerful presence in the developed markets of Europe, the company's home market, and the emerging markets of Asia, Latin American and Eastern Europe. In addition, it is well-represented in the United States and Japan.

ING Wholesale offers a comprehensive range of products including: structured finance and general corporate lending; corporate finance; mergers and acquisition advisory and origination of capital market products; securitization; research, sales and trading of equity and debt market products; custody; treasury, foreign exchange, money markets and derivatives; and employee benefits.

### **ING Clarion**

ING Clarion is a leading U.S. real estate investment advisory with capabilities in both the public and private market sectors. Founded in 1982, ING Clarion is a national organization with \$23.9 billion in total assets under management and more than 750 employees located in major markets across the country. The organization relies on a research-based approach in developing a broad array of co-mingled funds and tailored separate accounts designed to meet the need of U.S. pension funds, international institutions and individual investors.

The ING Clarion organization is comprised of four affiliated entities:

- ING Clarion Partners – direct equity investment, primarily core assets; more than \$14.4 billion in total assets
- ING Clarion Real Estate Securities - \$6.6 billion in public real estate equities management
- ING Clarion Capital - \$2.9 billion in public debt, largely Commercial Mortgage Backed Securities (CMBS), under management
- ING Clarion Realty Services – property management and leasing; 33 million square feet of commercial property and more than 7,400 multi-family units