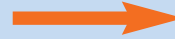


The Challenge of a Modern Retirement

From 1980 to 2009 the cost to mail a letter has almost tripled.
Saving for retirement is no longer an accumulation story but an inflation story.



1980



2009

To address the challenges of a modern retirement today's retirees must:

- Ensure they have enough retirement income to live comfortably for 25 to 30 years.
- Take into account the impact inflation can have on their retirement income.
- Develop a strategy to help reduce the impact inflation will have on their income.

Calculate the Effect of Inflation with the New Rule of 72

Here's the math: divide 72 by the inflation rate and you can see how long it will take before your current purchasing power is cut in half. For example:

According to Ibbotson Associates, the compound annual inflation rate over 1926-2007 was 3.0%.

$$\frac{72}{3} = 24$$

Applying the "New Rule of 72", an individual with \$1 million dollars will only have buying power of \$500,000 after 24 years.

**At ING Fixed Annuities
we can help provide
you with a strategy to
battle inflation while
guaranteeing income
that will protect your
standard of living
in retirement.**