



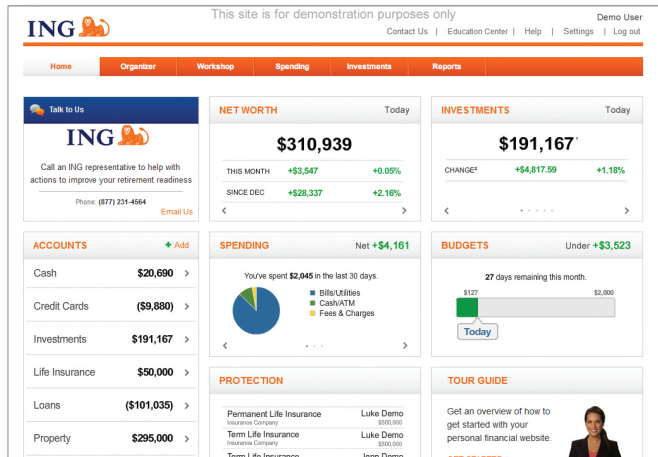
Personal Financial Dashboard User Guide

The Personal Financial Dashboard is a free online tool that lets you organize all your accounts in one place, so you can see your complete financial picture and make smart money decisions. You can use it to set goals, create budgets, track spending, review investments, and more.

To access the tool, log into your employer-sponsored retirement savings plan website. From your ING U.S. account home page, click "Organize" in the message box and follow the easy steps.

Read on for more information about the tool's main sections, which include:

> HOME



A complete and current view of your financial life

- All of your accounts are on one screen – and all of your priorities are in one place.

Creating your home page

- Getting started takes about 10 minutes if you choose the fast path. You'll use the retirement workshop portion of the tool to create a Personal Retirement Action Plan with concrete steps to help you work toward your goals.
- It takes about 30 minutes to set up your complete Dashboard. Once you do, you'll be able to see up-to-date information for not only your retirement savings, but your net worth, investments, spending, insurance and more whenever you log in.

> ORGANIZER



Enter your information and connect your accounts

- Enter as many accounts as you like – checking, saving, credit cards, mortgage, insurance, retirement, and so on. The more accounts you connect, the more financially organized you become.
- You don't have to enter all your information at once; you can add and update accounts anytime.
- The tool can update your account data automatically, so you always have a current and complete view of your finances, or just input the data for a snapshot view.
- Click **"Family and Friends"** to enter information on family members and other dependents. This is important when planning for future financial needs, such as paying for college or caring for aging parents.
- Click **"Financial Priorities"** to set your key goals, such as Saving for College, Maximizing Investments, Managing a Budget and more. Simply select your goals and drag them to your personal list.
- Click **"Income, Expenses and Savings"** to input information on your annual income, expenses, savings, and contributions to existing accounts.
- Click **"Real Estate, Property and Business"** to enter the value of your personal and business assets. This allows the tool to incorporate those values into your overall financial picture.
- Click **"Risk Tolerance"** to help determine what type of investor you are, and how much risk you may be comfortable with.

> WORKSHOP

This site is for demonstration purposes only. Demo User. Contact Us | Education Center | Help | Settings | Log out.

Home Organizer Workshop Spending Investments Reports

Secure a stress-free future. Everyone wants to enjoy a relaxing retirement, but not everyone takes the time today to plan for tomorrow. Are you saving enough for retirement?

Am I saving enough for my retirement? Is my family protected? Am I saving enough to pay for college? I want to learn more?

Get more info on these topics: View all

- Education Planning
- Estate Planning
- Government Benefits
- Insurance Planning
- Investment Planning

Learn about important financial topics – and take action

- The tool uses your current financial information to help answer questions like “Am I saving enough for retirement?” and “Am I saving enough to pay for college?”
- In some cases, you’ll see workshops specific to the types of information you provide. The life insurance workshop is offered once you’ve added a spouse/partner to your organizer.
- The college planning and retirement workshops are always available. They offer “what if” planning – by moving the sliders you can immediately see the impact of changes you make to your plan.
- When you complete the retirement workshop, you will receive a Personal Retirement Action Plan with concrete steps to help you work toward your goals. Be sure to save your action plan so you can return to it later or share them with your advisor.
- You can also access educational information on subjects like estate planning, government benefits, insurance planning, and more.
- You can always access the Education Center from the top menu on any page within the tool.

> SPENDING

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Home Organizer Workshop Spending Investments Reports

Overview Budgets Transactions

Date Range: This Month View: Spending by Category Accounts: All Accounts Reset All

Income: \$2,333.33 Expenses: -\$171.71 Net: \$2,161.62

	Spending	Budgets
Merchandise/Misc	\$10.00	--
Food	\$10.88	\$150.00
Doctor	\$120.47	--
Restaurants/Dining	\$28.36	--
Sports Hobbies	\$155.00	--
Health Fitness	\$27.00	\$50.00
Total	\$171.71	\$200.00

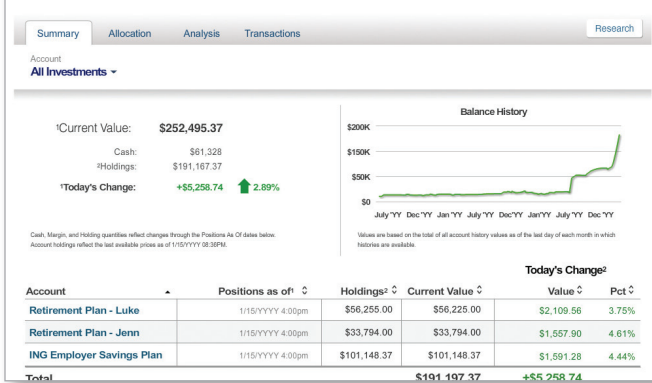
view related transactions

Create budgets and see where the money is going

- This section tracks activity on your checking, debit, and credit card accounts based on the accounts you’ve connected to the organizer.
- “Budgets” show how much you plan to spend, while “Spending” shows actual expenses and how much you are spending within various categories.

Turn the page for two more sections!

> INVESTMENTS > REPORTS



Balance Sheet

Prepared for Luke & Jenn Demo

The balance sheet shows the value of your assets and liabilities, and your net worth.

Assets	Luke	Jenn	Joint - ROS	Total
Savings Account	--	--	\$15,687	\$15,687
ING Retirement Savings Account	\$101,148	--	--	\$101,148
Jenn's IRA	--	\$33,794	--	\$33,794
Luke's IRA	\$26,255	--	--	\$26,255
Home	--	--	\$295,000	\$295,000
Total Assets	\$134,942	\$26,255	\$310,687	\$471,884
Liabilities	Luke	Jenn	Total	Total
Mortgage	--	--	(\$101,035)	(\$101,035)
Mortgage	--	--	(\$50,000)	(\$50,000)
Department Store 1 Credit Card	--	--	(\$4,593)	(\$4,593)
Department Store 2 Credit Card	\$0	\$0	(\$287)	(\$287)

Check in on your investment accounts and monitor your progress

- Review your asset allocation and other investment details, and see the current value of your holdings across all accounts.
- If you've created a snapshot view, and you make changes to your portfolio, remember to update your asset allocations in the organizer. Go to "Accounts" and click "Individual Accounts" to edit holdings.

Customize how your information is presented

- Click "Favorites" to select how you want to sort and view your information.
- You can use the current date to assess your retirement savings today, or select a future date to view estimated growth projections down the line.

For Answers to Frequently Asked Questions

Give Us a Call
ING representatives are here to help you Monday through Friday, 8 AM to 8 PM (Eastern).
(877) 231-4564

Send Us an Email
Please fill out the form below and an ING representative will respond within 2 Business days.

*Required fields

First Name* [input] Last Name* [input]

Email Address* [input] Phone [input] State* [dropdown]

Are You Currently an ING Customer? Yes No

Contact Preference* Email Phone Email & Phone

Best time to call [dropdown: Morning]

If you need assistance

- Click "Help" in the navigation toward the top right of the screen.
- Click "Contact Us" to ask a question or to view the answers to Frequently Asked Questions.
- You can also call the toll-free number listed within the tool to speak with an ING U.S. Retirement Specialist, who can help guide you through the tool.

All your accounts on one screen. All your priorities in one place. Take control of your financial life with this free tool from ING U.S. Log into your employer-sponsored retirement savings plan account and get started today!

Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

<http://ing.us> www.ingretirementplans.com

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