

ING - Performance Summary
For Periods Ended June 30, 2006

Funds	Quarter (%)	YTD (%)	1 Year (%)	3 Years (%)	5 Years (%)	Expense Ratio	Morningstar Rating	Market Value
ING Fixed Account	0.98	1.96	4.00	4.56	4.90	NA	NA	\$13,894,261
Hueler Stable Value Index	1.16	2.29	4.58	4.44	4.88			
Fidelity VIP Investment Grade Bond (Initial Class)**	-0.16	-0.64	-0.72	2.16	5.21	0.49%	☆☆☆☆	\$492,175
ING VP Intermediate Bond Portfolio I**	-0.11	-0.50	-0.18	2.82	5.32	0.49%	☆☆☆	\$920,847
LB Aggregate Bond Index	-0.08	-0.72	-0.81	2.05	4.97			
Median of the Core Fixed Income Fund Universe	-0.17	-0.74	-0.78	1.93	4.71			
MFS Total Return A	-0.56	1.79	4.11	8.39	5.22	0.91%	☆☆☆	\$1,752,608
60% Russell 1000 Value/ 40% LB Aggregate Bond Index	0.34	3.63	6.83	10.15	6.40			
60% S&P 500/ 40% LB Aggregate Bond Index	-0.89	1.35	4.83	7.57	3.78			
Median of the Balanced Fund Universe	-1.36	2.31	7.57	9.06	4.13			
ING Van Kampen Comstock I**	0.79	3.76	9.06	13.24	NA	0.83%	☆☆☆	\$933,487
AllianceBernstein Growth & Income Portfolio**	-2.10	1.29	6.41	10.79	3.03	0.59%	☆☆	\$1,906,208
Russell 1000 Value Index	0.59	6.56	12.10	15.70	6.89			
S&P 500 Index	-1.44	2.71	8.63	11.21	2.49			
Median of the Large Cap Value Fund Universe	0.02	4.96	9.51	12.73	4.20			
ING Davis Venture Value (Initial Class)**	0.00	2.77	9.16	11.56	NA	0.90%	☆☆☆☆	\$14,275
Scudder Equity 500 Index Inv	-1.49	2.60	8.40	10.95	2.25	0.25%	☆☆☆	\$2,252,304
S&P 500 Index	-1.44	2.71	8.63	11.21	2.49			
Median of the Large Cap Blend Fund Universe	-1.69	2.53	8.27	10.88	2.19			
American Funds Growth Fund of America R3¹	-1.63	2.60	15.04	14.78	NA	0.96%	☆☆☆☆☆	\$4,584,424
American Funds Growth Fund of America A ¹	-1.58	2.72	15.40	15.17	4.88			
Russell 1000 Growth Index	-3.90	-0.93	6.11	8.36	-0.76			
S&P 500 Index	-1.44	2.71	8.63	11.21	2.49			
Median of the Large Cap Growth Fund Universe	-4.56	-1.42	5.27	8.41	-0.82			
Lord Abbett Mid Cap Value A	-2.85	0.70	6.71	16.67	9.79	1.02%	☆☆☆	\$1,499,309
Russell Mid Cap Value Index	-0.56	7.02	14.26	22.10	13.01			
Russell Mid Cap Index	-2.57	4.84	13.66	19.87	9.92			
Median of the Mid Cap Value Fund Universe	-1.42	4.71	11.07	18.00	9.94			
Fidelity Advisor Mid Cap T	-8.10	1.32	12.16	15.31	6.71	1.31%	☆☆☆☆	\$1,058,526
S&P 400 Mid Cap Index	-3.14	4.24	12.98	18.15	9.30			
Russell Mid Cap Index	-2.57	4.84	13.66	19.87	9.92			
Russell Mid Cap Growth Index	-4.69	2.56	13.04	16.85	4.76			
Median of the Mid Cap Blend Fund Universe	-3.04	4.14	11.03	16.38	8.27			
ING T. Rowe Price Mid Cap Growth Fund^{12**}	-5.08	1.61	12.13	12.88	NA	0.66%	☆☆☆☆☆	\$1,098,282
Russell Mid Cap Growth Index	-4.69	2.56	13.04	16.85	4.76			
Russell Mid Cap Index	-2.57	4.84	13.66	19.87	9.92			
Median of the Mid Cap Growth Fund Universe	-5.32	2.78	13.11	14.84	3.62			
Evergreen Special Values A	-3.09	9.00	15.75	20.76	13.57	1.37%	☆☆☆☆	\$746,774
Russell 2000 Value Index	-2.70	10.43	14.60	21.01	13.09			
Russell 2000 Index	-5.02	8.21	14.57	18.70	8.50			
Median of the Small Cap Value Fund Universe	-3.34	8.02	12.87	19.53	12.69			
ING VP Index Plus Small Cap Portfolio **	-4.66	7.74	13.87	19.84	10.84	0.49%	☆☆☆	\$474,980
S&P 600 Index	-4.56	7.70	13.92	20.46	11.07			
Russell 2000 Index	-5.02	8.21	14.57	18.70	8.50			
Median of the Small Cap Blend Fund Universe	-4.62	6.98	13.83	18.70	10.10			

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Baron Growth	-3.88	6.91	9.72	17.91	11.23	1.31%	☆☆☆☆☆	\$1,118,256
Russell 2000 Growth Index	-7.25	6.07	14.58	16.28	3.49			
Russell 2000 Index	-5.02	8.21	14.57	18.70	8.50			
Median of Small Cap Growth Fund Universe	-6.71	5.00	12.35	16.06	4.58			
Templeton Foreign A	-0.30	6.15	18.40	19.22	9.77	1.15%	☆☆	\$1,215,796
MSCI EAFE Net Index	0.74	10.21	26.61	23.96	10.03			
Median of the International Equity Fund Universe	-1.14	8.40	26.31	22.87	9.91			
ING Oppenheimer Global Securities (Initial Class)**	-3.22	4.02	19.25	18.30	NA	0.66%	☆☆☆☆	\$1,082,903
MSCI World Net Index	-0.51	6.06	16.93	16.86	NA			
Median of the World Equity Fund Universe	-2.05	5.93	18.33	17.47	NA			
Ariel	-6.21	1.40	0.96	12.87	9.94	1.03%	☆☆☆☆	\$805,605
Russell 2000 Value Index	-2.70	10.43	14.60	21.01	13.09			
Russell 2000 Index	-5.02	8.21	14.57	18.70	8.50			
S&P 500 Index	-1.44	2.71	8.63	11.21	2.49			
Russell Mid Cap Index	-2.57	4.84	13.66	19.87	9.92			
Median of the Small Cap Value Fund Universe	-3.34	8.02	12.87	19.53	12.69			
Custom Conservative Portfolio¹³	0.29	2.13	4.90	6.66	NA	0.45%	NA	\$916,075
Custom Benchmark ¹⁴	-0.12	1.99	4.61	5.35	NA			
Custom Moderate Portfolio¹³	-1.23	2.85	8.80	10.60	NA	0.74%	NA	\$8,900,822
Custom Benchmark ¹⁴	-1.50	2.64	7.99	9.42	NA			
Custom Aggressive Portfolio¹³	-2.79	3.07	10.88	13.31	NA	1.00%	NA	\$6,640,763
Custom Benchmark ¹⁴	-2.45	3.49	10.66	13.14	NA			

**Please note that the Morningstar rating for the following funds are based on the retail share class:

Fidelity VIP Investment Grade Bond Fund, ING VP Intermediate Bond Fund, ING Van Kampen Comstock Fund, AllianceBernstein Growth & Income Fund, ING Davis Venture Fund, ING T. Rowe Price Mid Cap Growth Fund, ING VP Index Plus Small Cap Fund, and ING Oppenheimer Global Securities Fund.

¹¹ The American Funds Growth Fund of America R3 Fund has an inception dates of May 2002. For illustration purposes, we have included the longer track record of the A share class.

¹² Returns for the ING T. Rowe Price Mid Cap Growth Fund started in November of 2004. Returns prior to this date reflect the ING Alger Aggressive Growth Portfolio.

¹³ Underlying funds for the Custom Lifestyle Portfolios:

Underlying Funds	Conservative	Moderate	Aggressive
ING Fixed Account	50%	25%	0%
ING VP Intermediate Bond	20%	15%	15%
Total Fixed Income	70%	40%	15%
ING Van Kampen Comstock	0%	15%	10%
ING Davis Venture Value	20%	0%	10%
American Funds Growth Fund of America	0%	15%	20%
Fidelity Advisor Mid Cap	0%	10%	20%
ING VP Index Plus Small Cap	5%	10%	15%
Templeton Foreign	5%	10%	10%
Total Equities	30%	60%	85%

¹⁴ Custom Lifestyle Fund's Benchmarks:

Custom Conservative Portfolio: 50% LB 1-3 Govt/ 20% LB Int. Govt/Credit/ 20% S&P 500/ 5% Russell 2000/ 5% MSCI EAFE

Custom Moderate Portfolio: 25% LB 1-3 Govt/ 15% LB Int. Govt/Credit/ 15% S&P 500/ 15% Russell 1000 Growth/ 10% Russell Mid Cap/ 10% Russell 2000/ 10% MSCI EAFE

Custom Aggressive Portfolio: 15% LB Int. Govt/Credit/ 10% Russell 1000 Value/ 10% S&P 500/ 20% Russell 1000 Growth/ 20% Russell Mid Cap/ 15% Russell 2000/ 10% MSCI EAFE