Comparison of **Agent Sales Tools**

ING offers a variety of software tools to assist in managing your client account and analyzing your clients' financial and retirement needs. The following software descriptions and the Sales Tools Comparison Chart on the backside were designed to help you sort through the various tools and identify which one(s) might be most appropriate for a given situation.

Client Account Management Tools

ING SmartWorks Suite (Exclusive for ING B/Ds)

- One-stop full service workstation on the Web, designed to make doing business easier
- Acts as the point of entry into our registered representative Web site
- Provides a dynamic suite of best practice tools, client data and information together in one location
- Uses single-sign on access for a variety of tools including Morningstar, MoneyGuide Broker, Money Guide Pro, NetExchange Pro, Forefield, and more
- Offers access to integrated DC and Retail client data.
- ING proprietary tool

Client Data System (CDS)
(Exclusive for ING Financial Advisers)

- Contact management tool that allows users to manage client relationships through on-line notes, activity tracking and calendar functions, mail merge, and ad hoc report generation, etc.
- Monthly download of client and account information (names, addresses, cash values, payment and fund allocation information, etc.) from ING mainframe systems
- Vendor: E-Z Data. Initial fee of $408; annual fee of $73.44

My Book of Business – *Monthly Values*

- Web tool that provides summary overview (for a servicing agent) of ING retirement plans, including product descriptions and account values as of the last business day of the previous month
- Ability to sort plan information by name, number, product type or account balance
- Available plan-level data includes assets by fund, fund performance, Fund Evaluation Scorecard information, and plan highlights
- Ability to search for a participant by Name or SSN and view account details at participant level
- Ability to click on a plan and view name, age, and account value for all participants in the plan
- ING proprietary tool

My Book of Business – *Prior Day Values*

- Web tool that provides prior day account values for ING retirement plans and participant accounts
- Available to agents with an active commissioned role on a plan (not limited to servicing agent)
- Ability to use search filters for age, cash value, etc. across your book of business
- Ability to create reports in Word, Excel or Adobe PDF
- Ability to click on a plan and view name, age, and account value for all participants in the plan
- ING proprietary tool

Asset Allocation Tools

ING SmartWorks Suite (Exclusive for ING B/Ds)

Morningstar Advisor Workstation

- A suite of advanced tools designed for investment research, analysis and screening, asset allocation modeling, and goal planning
- Includes Morningstar Principia Pro
- Requires FINRA Series 7 license and designation as Investment Advisory Representative
- Vendor: Morningstar. Annual fee of $1,850 or $4,500 depending on package selected

Morningstar Reports

- Automatically included with SmartWorks at no charge
- Excludes research capabilities
- Includes Investment Detail Report (one pagers), Portfolio Snapshot Report, Quicktake Report (online fund analysis)

MoneyGuide Pro

- Long term financial planning software
- Includes asset allocation, Monte Carlo, Life and Estate modules
- Requires FINRA Series 7 license and designation as Investment Advisory Representative
- Vendor: PIE Technologies

MoneyGuide Broker

- Needs analysis and asset allocation tool
- NOT a financial planning tool
- Designed for transactional-based analysis
- Vendor: PIE Technologies

ING Allocation Mentor

- Asset allocation for ING DC and IRA products
- Intended for use in face-to-face meetings
- Based on responses to risk tolerance questionnaire, software presents one of five model investment portfolios. Model portfolio can then be applied to the investment options available in the plan.
- For certain non-ERISA plans, fund recommendations are available for each model. These recommendations are available only in brochure format, not in the software.
- Formerly known as Model Investment Portfolio (MIP)
- ING proprietary tool

Allocation Master (Customized for ING Financial Advisers)

- Asset allocation tool for DC and retail products
- Offers client risk profiling, portfolio optimization, financial forecasting (needs analysis), implementation planning and rebalancing analysis
- Advanced version requires FINRA Series 7 license and designation as Investment Advisory Representative
- Vendor: Frontier Analytics. IFA monthly fee of $25

Profiles Professional (Customized for ING Financial Advisers)

- Advanced planning tool that allows full or modular-based personal financial analysis (up to 14 modules)
- Modules include Cash Flow, Net Worth, Financial Independence, Survivor Needs, etc.
- Advanced version requires FINRA Series 7 license and designation as Investment Advisory Representative
- Vendor: Financial Profiles. IFA monthly fee of $53

Needs Analysis/Planning Tools

ING SmartWorks Suite (Exclusive for ING B/Ds)

MoneyGuide Pro

- Long term financial planning software
- Includes asset allocation, Monte Carlo, Life and Estate modules
- Requires FINRA Series 7 license and designation as Investment Advisory Representative
- Vendor: PIE Technologies

MoneyGuide Broker

- Needs analysis and asset allocation tool
- NOT a financial planning tool
- Designed for transactional-based analysis
- Vendor: PIE Technologies

Profiles Professional (Customized for ING Financial Advisers)

- Advanced planning tool that allows full or modular-based personal financial analysis (up to 14 modules)
- Modules include Cash Flow, Net Worth, Financial Independence, Survivor Needs, etc.
- Requires FINRA Series 7 license and designation as Investment Advisory Representative
- Vendor: Financial Profiles. IFA monthly fee of $53

ING Financial Healthcheck

- Performs needs analysis through modules for monthly budget, net worth, education funding, paycheck, 1040 tax, capital needs (life insurance), savings, and retirement
- NOT a financial planning tool
- Provides ability to itemize all sources of retirement income and identify estimated shortfalls
- Includes retirement benefit estimates for 200+ public defined benefit systems
- Intended for use in face-to-face meetings
- Distributed as part of the ING Presents software suite
- ING proprietary tool

Educators' Financial Analysis (EFA)

- Performs paycheck and retirement needs analysis
- NOT a financial planning tool
- Includes interactive presentation that reinforces the need to save for retirement
- Includes retirement benefit estimates for 200+ public defined benefit systems
- Intended for use in face-to-face meetings with a plan participant or prospect and is designed specifically for those meetings when there is limited time
- Client data entered into EFA can be recalled in Financial Healthcheck for subsequent client meetings
- Distributed as part of the ING Presents software suite
- ING proprietary tool

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Sales Tools Comparison Chart

							Needs Analysis/Planning				
	Account Management			Asset Allocation							
	Client Data System (CDS)	My Book of Business	SmartWorks	ING Allocation Mentor	Allocation Master	Morningstar Advisor Workstation	MoneyGuide Broker	MoneyGuide Pro	Profiles Professional	ING Financial Healthcheck	Educators' Financial Analysis
INTEGRATION WITH OTHER TOOLS											
Integrated with ING Access for Business Partners		●	●								
Integrated with ING agent website (VFC)			●								
Integrated with ING Presents										●	●
Integrated with MoneyGuide Suite (MGP & MGB)			●			●					
Integrated with Morningstar Advisor Workstation			●				●	●			
Integrated with NetExchange Pro			●								
Integrated with SmartWorks						●	●	●			
PRODUCT & ACCOUNT SUPPORT											
Daily refresh of participant-level (defined contribution) detailed data		●	●								
Monthly refresh of participant-level (defined contribution) detailed data	●										
Monthly refresh of participant-level (defined contribution) summary data	●	●	●								
Monthly refresh of Sponsor-level data	●	●	●								
Daily refresh of retail product data (two day delay)			●								
Provides ability to create watch lists (defined contribution accounts)			●								
Provides ability to consolidate defined contribution and retail accounts			●								
KEY FUNCTIONS/MODULES											
Can be used as illustration, seminar or enrollment tool											●
Provides search and sort capabilities	●	●	●								
Provides ability to create custom queries/reports	●										
Provides ability to create mass mailings	●										
Includes Paycheck Analysis module										●	●
Includes Savings module										●	
Includes Retirement Analysis module							●	●	●	●	●
Includes data on 200+ public defined benefit retirement systems										●	●
Includes Tax Analysis module									●	●	
Includes Maximum Allowable Contribution module										●	
Includes Capital Needs (life insurance) module							●	●	●	●	
Includes Net Worth module							●	●	●	●	
Includes Monthly Budget module										●	
Includes Education Funding module									●	●	
Includes Estate Planning module								●	●	●	
Includes Distribution Planning module									●		
Includes Asset Allocation module				●	●	●	●	●	●	●	
INVESTMENTS											
Uses non-ING risk tolerance questionnaire					●	●			●		
Uses non-ING portfolio models					●	●			●		
Uses ING Financial Advisers risk tolerance questionnaire				●			●				
Uses ING Financial Advisers-defined asset classes				●			●				
Uses ING Financial Advisers-defined portfolio models				●			●				
Uses ING Investment Management risk tolerance questionnaire								●			
Uses ING Investment Management-defined asset classes								●			
Uses ING Investment Management-defined portfolio models								●			
Enables agent to develop custom portfolio models					●	●	●				
Provides pre-set fund recommendations (product/plan)				●							
Enables agent to make custom fund recommendations					●	●					
Used for defined contribution products				●	●	●	●	●			
Used for retail products (e.g., mutual funds)					●	●	●	●	●		
Pre-loaded with ING products/fund menus				●							
APPROVALS & RESTRICTIONS											
Custom version exclusive to ING Financial Advisers representatives	●				●				●		
Exclusive to representatives affiliated with an ING B/D			●								
Custom version exclusive to representatives affiliated with an ING B/D							●	●			
Available to representatives with non-ING B/D	●	●			●	●			●	●	●
Requires minimum of Series 6 designation		●	●	●	●		●				
Requires Series 7/ IAR designation					●	●		●	●		
Requires licensing and/or setup fees	●			●	●	●			●		
ACCESS & SUPPORT											
Web-based application		●	●			●	●	●			
Proprietary software application		●	●	●						●	●
Desktop support provided by F.A.S.T. helpdesk	●	●	●	●		●	●	●	●	●	●
Desktop support provided by vendor					●	●			●		

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This sales tools comparison is intended to identify the most widely used tools and major points of differentiation. It is not a listing of recommended tools. Additional sales tools not listed may be available based on your licenses, registrations and broker-dealer affiliation. These factors, as well as your personal preferences, should be taken into account when deciding which tool is right for you.

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