



**YOUR FINANCIAL COMPARISON REPORT**

Prepared on March 19th, 2009

[INGCompareMe.com](http://INGCompareMe.com)

## ALL RESULTS

OK. You've compared yourself to other people like you. What's next? First, you can use this checklist and personalized report to help you keep track of what you've done and to help you plan for what to do next - whether you're ahead of the pack, in the middle, or have ground to make up. You'll want to be sure to download and save or print this report for your records because in order to protect your privacy, we'll delete all of your information when you leave INGCompareMe.com.

What should you do with this information?

If you use a financial professional, terrific! Share this report with them. A financial professional can help you set goals, choose between different options, recommend solutions and help keep you on track.

If you are the kind of person who likes to do things on your own, then take steps now to make sure you're doing everything you can to plan for a successful financial future - whether it's increasing your savings, taking another look at your investment mix or setting aside some time to really think about your goals. The important thing is to get started.

If you think a financial professional might be right for you, we'd love to help. Call us at 1-866-906-2081 or contact us online at [www.ingcompareme.com/specialist](http://www.ingcompareme.com/specialist).

## NEXT STEPS

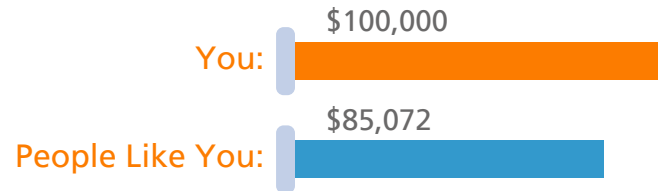
### **Quick steps to help with your financial planning:**

- Enroll in your employer-sponsored retirement plan.
- Evaluate your investment choices based on when you plan to retire.
- Diversify your investments. Don't put all your eggs in one basket.
- Consider enrolling in other tax-deferred savings options.
- Contact your financial professional to discuss the best plan for you.

## SAVINGS

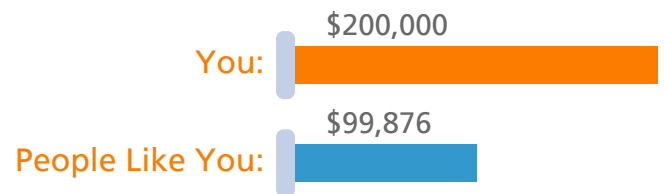
### Retirement savings: You're ahead

Good job! Based on the information you provided, you've saved **\$100,000** for your retirement, while other people like you have saved an average of **\$85,072**. Keep it up. You're doing well. Maybe you should think about what to do next, like setting a new goal, protecting what you've taken the time to build up, or adding new ways to save and invest. If you don't have a financial professional yet, you're doing well enough that you might want to think about finding one. If you already have a financial professional, this would be the perfect time to talk with them about what else you could be doing to prepare for a happy retirement.



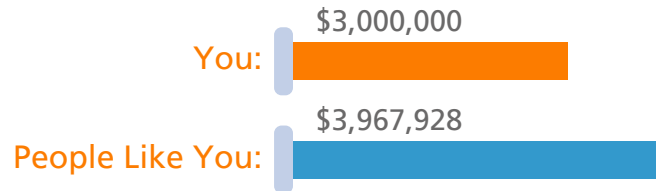
### Gross savings: You're ahead

Congratulations! You answered that you currently have **\$200,000** in savings. On average, others like you have saved only **\$99,876**. Since everyone's needs are different, it doesn't hurt to take stock of your current situation - whether on your own or with the help of a financial professional. Ask yourself what's the next step in your financial future? Have you taken steps to protect what you've saved? And are you looking at all your available options? Want help?



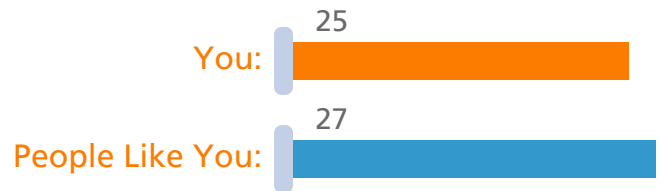
### Your expected savings needs: You don't match up

You and your peers have different ideas of what you'll need for retirement. But the good news is you're thinking about it. People who've spent more time estimating how much they'll need in retirement tend to do a better job saving, so keep planning. And if you want to talk to someone about what you'll really need in retirement, a financial professional is a great place to start. Or, you can visit [www.ingyournumber.com](http://www.ingyournumber.com).



### Start age: You're ahead

Congratulations! The age when you start saving can make a big difference in your financial future, and it looks like you're ahead of other people like you. Take advantage of it by looking at some of the other things you can do to improve savings, like increasing how much you save.



### Employer matching: You don't match up

You answered 'No', the majority of your peers answered 'Yes'. If your employer offers to match, it's always a good idea to contribute at least up to the match ceiling, which is the amount you need to defer into your plan in order to receive the maximum employer match possible.

## Contributions in the past 2 years: You're on the same page

You and the majority of people like you answered you have **'Increased contributions to a retirement savings plan'**. Have you started planning for the next two years? If not, it may be time to get started.

## Monitoring assets: You don't match up

You're monitoring your retirement assets **'Semi-annually'**. However, the majority of people like you monitor their retirement assets **'Quarterly'**. Saving for retirement means you're investing for the long run. That means you should avoid moving your assets too much or reacting to news in the media. But we're all in different situations, so talking with a financial professional might help you make a better decision.

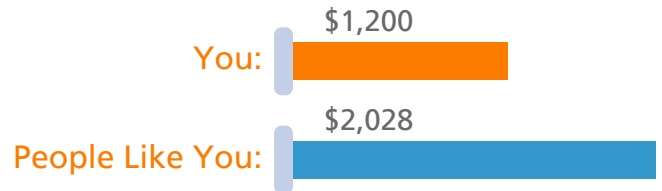
## SPENDING

### How you think you compare: You don't match up

You said **'I spend a little less'** than other people like you. However, the majority of your peers said **'I spend about the same'** than other people like them. It may help to explore more and see how much your peers spend vs. how much they save.

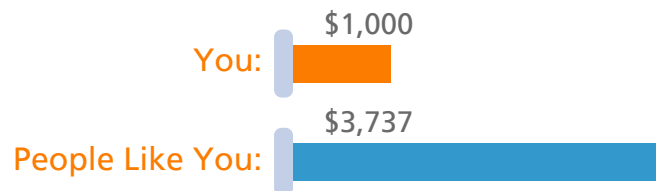
### Monthly spending money: You don't match up

Saving isn't always easy. You have **\$1,200** spending money left each month after covering your essential expenses, but people like you average **\$2,028**. Managing your spending is the best way to start saving more. Now may be a good time to look at your monthly expenses and make sure your budget leaves room for your future. And don't worry, you can always find ways to save if you just keep looking. Want to know how to get the most out of your savings?



### Vacation spending: You don't match up

Unlike your peers, you said that you spend **\$1,000** on vacations every year, whereas they spend an average of **\$3,737**. Of course, your priorities may not be the same as theirs. But are you getting your money's worth? And wouldn't you prefer that feeling of freedom to last much longer than the end of your next vacation? A financial professional can help you look at how your vacation spending now fits in with how much you're saving for later.



## INVESTING

### How you think your knowledge compares: You don't match up

When it comes to estimating your investment knowledge, you think differently than your peers. You said **'I know more'** compared to other people like you, whereas your peers said **'I know about the same'**. Either way, having solid investment know-how can give you an edge, and a financial professional can help you with that. Want to find the right strategy for you?

### Investment style: You're on the same page

You and your peers both said your investment style is **'Moderate (I chose both conservative and aggressive investments by mixing bonds, money market and CDs with stocks and mutual funds)'**. Most financial professionals will tell you that the closer you are to retirement, the less aggressive you will want to be in your investment strategy, but it really depends on you and your situation. Your financial professional can help you understand the risk - and potential rewards - associated with various investment options, and they can help you build the right portfolio for your own situation and goals.

### Investment asset classes

<b>You:</b>	<b>People Like You:</b>	
40%	25%	Money Market and/or Stable Value Funds
10%	13%	Bonds
0%	16%	Company Stock
30%	20%	Domestic Mutual Funds
20%	13%	International Mutual Funds
0%	10%	Target Date/Lifestyle Funds
0%	0%	Other

## Investment decisions: You're on the same page

It looks like you're right on track with other people like you. You and your peers both said you **'Do it myself'** when making investment decisions.

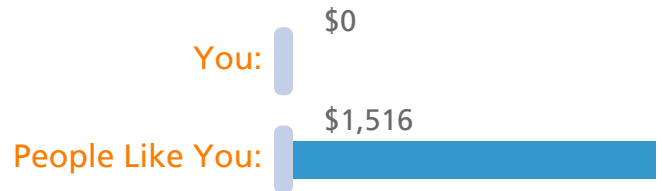
## DEBT

### How you think you compare: You're on the same page

You and your peers agree about how much debt you think you have compared to other people like you. You both answered **'I have a lot less'**.

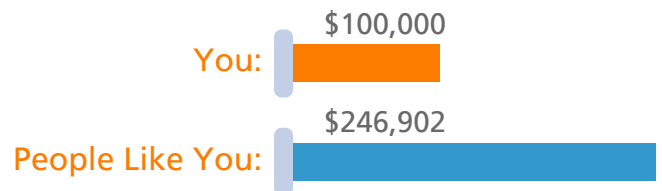
### Outstanding Balance: You're ahead

Congratulations! You answered that you have an average outstanding credit card balance of **\$0** every month, which is lower than the average balance most other people carry. Although you're ahead of other people like you, don't forget to keep a close eye on your debt. After all, the more you spend today, the less you'll be able to save for your future.



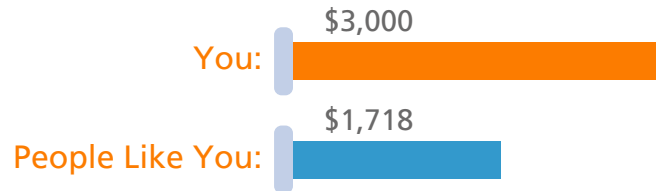
### Mortgage balance: You don't match up

You answered that you still owe **\$100,000** on your mortgage. However, most people similar to you average **\$246,902**. Of course, there are many factors that can affect your mortgage balance, such as when you purchased your home. Remember, your home is one of your biggest investments so make sure you consider your mortgage and how it fits in with your ability to save for the future.



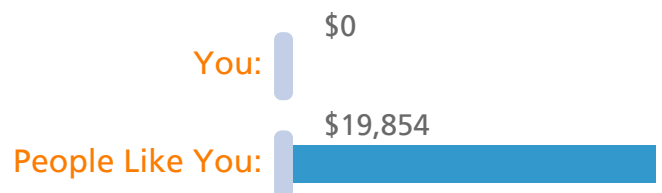
### Monthly mortgage payment: You don't match up

You told us your monthly mortgage payment is **\$3,000**, whereas others like you pay an average of **\$1,718** each month. Do you feel your payment is at the right level? There may be ways to lower your payment to help you save more each month.



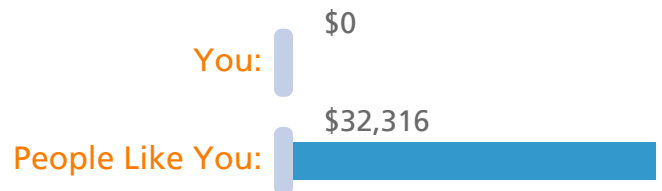
### Car loans: You don't match up

Based on the information you provided, you owe **\$0** in car loans. However, the average amount owed by people like you is **\$19,854**. When buying a car, choose carefully, because how much you pay, your length of ownership and maintenance fees all affect how much you can save in the long run.



### Student loans: You don't match up

It seems you aren't consistent with other people like you when it comes to student loans. You told us you owe **\$0** in student loans, which is different than the average amount owed by your peers. Getting an education is a long-term investment. What else are you doing to save for the long run? A financial professional can help you put a plan together to make sure you're saving for your future even when you're paying off student debt.



## PLANNING

### Retirement activities

You:	People Like You:	
X	79%	Traveling
X	62%	Enjoying my hobbies (e.g., golf, gardening, etc.)
X	34%	Volunteering

X	65%	Spending time with family
-	4%	Going back to school
X	17%	Working part time
-	0%	I don't know
-	0%	Other

### Enjoying activities: You don't match up

You told us you are **'Very confident'** that you will be able to spend your retirement doing the activities you enjoy. The majority of your peers said they are **'Somewhat confident'**. People who spend more time thinking about how they will enjoy retirement tend to save more. So go ahead, think about doing more of what you like, then save for it.

### Who you trust for planning advice: You don't match up

You said you trust **'Myself'** most for financial advice. The majority of your peers said they trust **'A financial professional (e.g., a certified financial professional, a broker or agent, an accountant, etc.)'** most. Regardless of your answer, it's good to talk about your financial plans and to make time to periodically reassess your needs.

## Spent time with a financial professional: You're on the same page

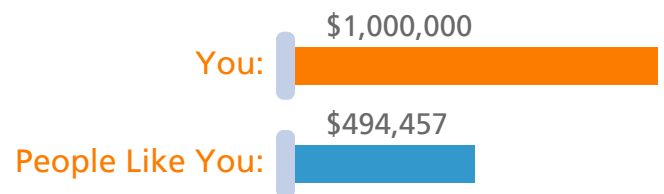
When asked if you have spent time with a financial professional discussing your investments both you and your peers told us **'No'**. There's a very strong relationship between the length of time people spend with a financial professional and the amount of money they save. More time with a financial professional can help you better prepare for the future.

## Concern about health issues: You don't match up

You said you are **'Very concerned'** that health issues may impact your retirement finances. The majority of your peers said they are **'Somewhat concerned'**. Healthcare costs can impact your ability to save for retirement and how you spend your retirement savings. As you plan your investments, consider them carefully - for you and your family.

## Life insurance: You don't match up

Based on the information you provided, you own **\$1,000,000** in life insurance, which is more than the average amount owned by other people like you. Everyone has different needs and this level of coverage may be right for you. We're ready to help make sure you have the right amount of coverage to protect your family and your assets.



Thank you for using INGCompareMe.com. We hope it has been helpful toward your financial future. If you think a financial professional might be right for you, we'd love to help. Call us at 1-866-906-2081 or contact us online at [www.ingcompareme.com/specialist](http://www.ingcompareme.com/specialist).