

**ING OFFERS GROUP LIFE WITH FUNERAL PLANNING RESOURCES**  
*First-of-Its-Kind Marketing Agreement with Everest Eases Employee Stress,  
Builds Employer Goodwill with End-of-Life Planning*

MINNEAPOLIS and HOUSTON, July 15, 2008 – ING Employee Benefits (NYSE: ING), a leading provider of employer-based group life, disability income, stop loss insurance and voluntary products (through its insurers ReliaStar Life Insurance Company and ReliaStar Life Insurance Company of New York), and [Everest](#), the nation’s first funeral planning and concierge service, announced today they will implement a new marketing agreement to offer a comprehensive employee life insurance option that eases the emotional hardships arising from end-of-life issues.

With ING and Everest’s combined group life solution, employees, their families and most importantly, the parents of both the employee and their spouse, receive the vital information and planning resources they need to make the most informed decisions about funeral arrangements. The service can be included with an employer’s new or existing group life contract and is determined at the employer-level. Employees then choose from the level of service that is made available to them.

Ivan Gilreath, President of [ING Employee Benefits](#), said the agreement with Everest mirrors ING’s business values and goes to the heart of their mission. “ING is committed to making all facets of life better and easier. When a loved one passes away, employees are under immense grief and stress,” said Gilreath. “But with group life benefits from ING, and Everest acting as the consumer’s advocate, employees and their families can more easily handle the difficult – and very expensive – task of planning a funeral.”

The need for both life insurance benefits and funeral planning tools has never been greater. More than 78 million aging baby boomers – many of them part of the sandwich generation who are balancing the care of their aging parents with the needs of their young family – must now begin to confront their own mortality and that of their parents.

Bradley Johnson, Vice President, Product Management, ING Employee Benefits, said that this new offering is a win-win for employers and their employees. “There’s no question that the effects of a death within an employee’s close circle are far-reaching. With a plan like this in place, employers have a tangible way to show their employees how much they are valued on both a personal and professional level,” said Johnson.

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With the added resource of Everest's nationwide services, ING Employee Benefits clients will have a flexible alternative to the funeral options currently available. Employees can access both pre-need and at-need funeral planning services from a helpful and knowledgeable advisor who will guide families through the difficult decisions they face.

Christopher Keating, vice president and consumer strategist for Minneapolis cultural trend research company, [Iconoculture](#), indicates this type of offering resonates well with consumers as it relates to the employee benefits market. "Consumers across the board are seeking 'get real' solutions to the complexities and challenges of a changing world. Funeral planning is one of those complexities – it's an important, and widely overlooked, aspect of financial well-being. Properly planned, the emotionally wrenching and financially stressful realities of the death of a loved one can be better-managed."

Everest's concierge services can potentially save clients thousands of dollars thanks, in part, to PriceFinder, Everest's proprietary database with comprehensive pricing data from across the nation. With knowledge in hand, Everest can negotiate terms and pricing with the funeral home of choice, communicate the family's individualized plan to the funeral home and provide around-the-clock assistance throughout the process.

Everest CEO and President Mark Duffey indicated it's a natural fit to combine funeral planning services with a group life insurance product. "Families cope with substantial financial and logistical concerns when confronted with end-of-life issues," said Duffey. "Adding in Everest on top of premier group life insurance is all about providing peace of mind during life's most challenging time."

### **About Everest Funeral**

Everest Funeral is an independent advocate for the consumer, offering the nation's first funeral planning and concierge services. Everest services are available nationwide and the company is dedicated to providing the critical information and services families need to make the most informed decisions about funeral-related issues. Everest services are available direct to the consumer, as an employee benefit, and in tandem with specific life insurance policies. Everest is not a funeral home, does not sell funeral goods or services, and does not receive commissions from funeral homes or other service providers in the funeral industry. More information can be found [www.everestfuneral.com](http://www.everestfuneral.com) or by calling 1-800-913-8318.

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**About ING Employee Benefits**

ING Employee Benefits offers a broad array of products and services to meet the financial needs of employers and their employees. The range of products and services includes life insurance, disability income insurance, stop loss insurance, accident insurance, critical illness insurance, along with many other products and services. They have a strong history with more than 90 years experience in the design, implementation, and administration of employee benefit plans. Most insurance products and services are provided by ReliaStar Life Insurance Company and ReliaStar Life Insurance Company of New York, members of the ING family of companies. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

ING Employee Benefits is part of ING Group, a global, integrated financial services organization. ING Group offers banking, insurance and asset management to more than 75 million private, corporate and institutional clients in more than 50 countries. With a diverse workforce of more than 120,000 people, ING comprises a broad spectrum of prominent companies that increasingly serve their clients under the ING brand. For more information, visit <http://www.ingemployeebenefits-us.com/>.

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