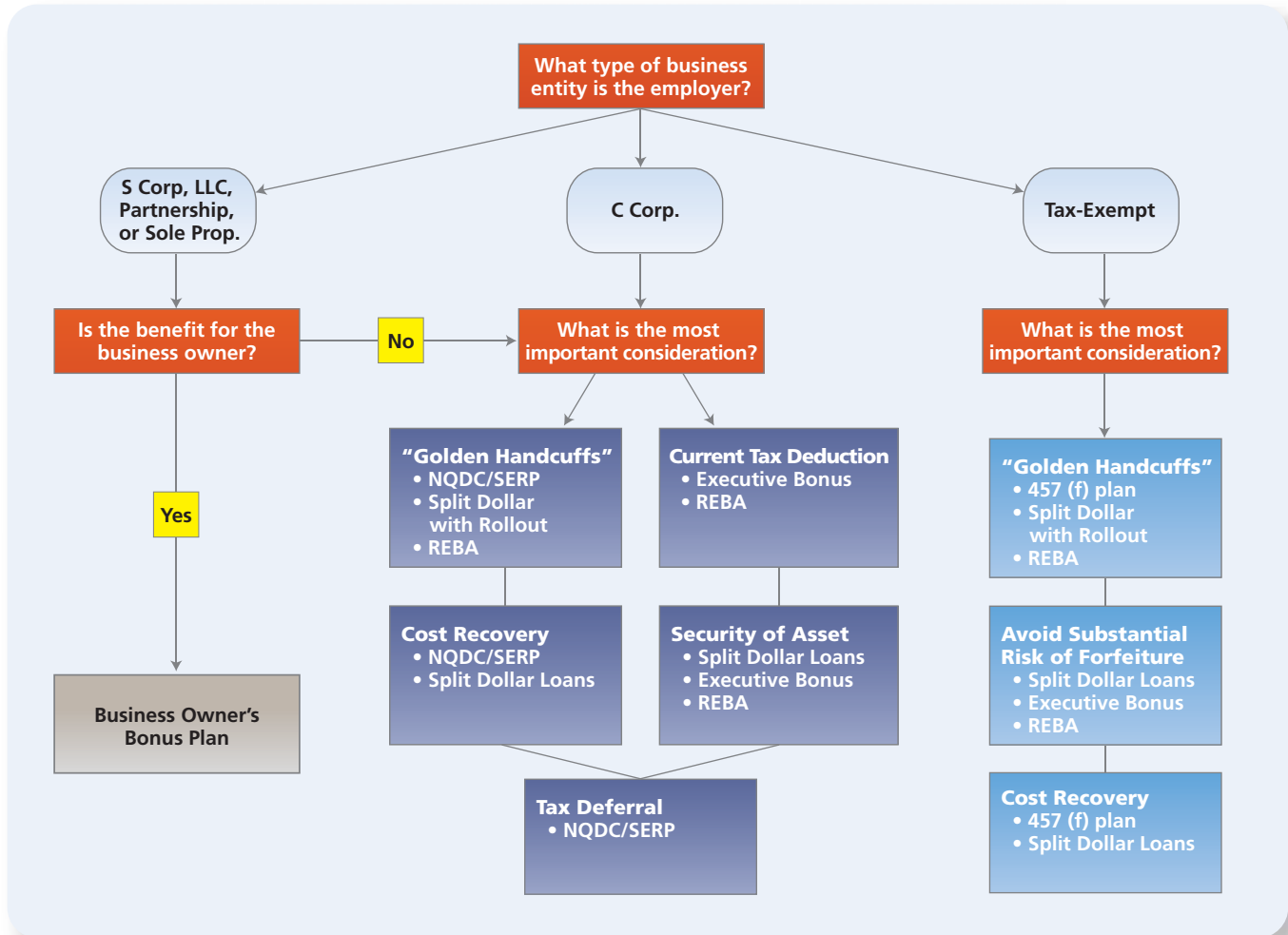


Executive Benefits Decision Tree

Executive Benefits plans can be established between almost any type of business and its key executives. Selecting an appropriate Executive Benefits strategy will depend on a number of factors, including what type of business entity is involved, whether the benefits are being offered to business owners or to non-owner employees, and what considerations are most important to your client (deductibility of contributions, tax deferral, "golden handcuffs," etc.). Use this decision tree to help select a plan design which can be used to recruit, retain, and reward key employees of your client's business.



Of course, your client also needs to talk to tax and legal advisors to determine if any given plan design is appropriate for your client's situation.

**For more information, call your ING Life Companies' representative or
ING Insurance Sales Support at 866-ING-SELL (866-464-7355).**

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