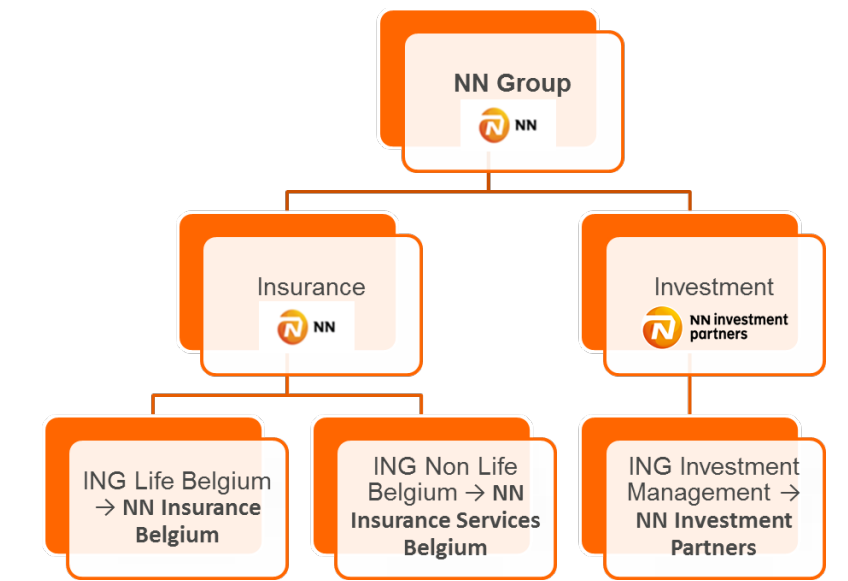


New names for our insurance and investment management partners

The reasons for the name change

As agreed in 2009 with the European Commission, in order to separate the insurance and investment management activities from the banking activities, ING Group has decided to group together its insurance and investment activities within *NN Group*.

In this context, the ING Life Belgium, ING Non-Life Belgium and ING Investment Management entities will officially change name as from 7 April 2015.



About NN Group

NN Group is a stock exchange listed insurance and investment management company with a strong European focus. The group, which is present in over 18 countries and has a staff of approximately 12,000, provides pension, insurance, investment management as well as banking services (in the Netherlands) for more than 15 million customers. *NN Group* comprises the following companies: Nationale-Nederlanden (NN), ING Insurance Europe, ING Life Japan and ING Investment Management (became a separate company from ING Group as from 2 July 2014). ING Group still holds a majority stake in *NN Group*. ING intends to sell over 50% of its stake in *NN Group* before 31 December 2015 and the remaining shares before 31 December 2016, in line with the timetable that ING agreed with the European Commission.

ING Life Belgium & ING Non-Life Belgium - members of *NN Group* - develop transparent and high quality solutions and services for individuals and self-employed people in the Belgian market. ING Belgium is today their main distribution partner. *NN Group* will use the NN brand to refer to ING Life Belgium and ING Non-Life Belgium as from 7 April 2015. The two entities will be called NN Insurance Belgium and NN Insurance Services Belgium respectively.

The insurer ING Insurance Services (ING Car Insurance) will also change name to NN Non-Life Insurance.

ING Investment Management International is the *NN Group* asset manager. ING Investment Management International is based in The Hague, in the Netherlands. ING Investment Management International is a global asset manager, which has over 1100 employees and manages almost 180 billion euros in 18 countries, in Europe, the Middle East, Asia and the United States. ING Investment Management will bear the name NN Investment Partners as from 7 April 2015.

The impact of the name change for you

Only the names of our insurance and investment management partners are changing. The strategy, the management team and the services provided remain identical. So there is no need for you to do anything.

The funds

Most of the ING Investment Management funds will change name as from 7 April 2015 and will thus be marketed under the NN Investment Partners brand¹. By way of example, the ING (L) Patrimonial Defensive fund will become NN (L) Patrimonial Defensive.

The insurance

The name of the insurance products (including branch 21 and 23 savings and investment insurance) will remain unchanged after 7 April. Below you will find a complete list of these insurance products with the new name of the respective insurer.

Product	Old name of insurer	New name of insurer
ING Cash Account Insurance	ING Life Belgium	NN Insurance Belgium
ING Inheritance Insurance		
ING Income P Insurance		
ING Business Pension Plan		
Supplementary Pension Self-Employed		
ING Business Protect		
Fixed-capital death insurance		
ING Term Death Insurance		
Death insurance with an ING loan		
Debt balance insurance to cover an ING mortgage loan		
ING Guaranteed Income		
ING Life Fund		
ING Life Cycle		
ING Future Life		
ING Life Xtra		
ING Life Selected Funds		
ING Life Premium		
ING Life Personal Portfolio		
ING Lifelong Income		
ING Life Personal Protected		
ING Optima		
ING Optima Invest		

¹ Subject to approval by the authorities and the shareholder meetings.

Product	Old name of Insurer	New name of Insurer
ING Star Life	ING Life Belgium	NN Insurance Belgium
ING Horizon 18+ Plan		
ING Life Plan		
Lifelong Rente		
ING Life Pension Plan		
ING Life Savings Plan		
ING Life Savings Plan Junior		
ING Life Optima		
ING Life Star Plan		
ING Family and Home Blanket Insurance	ING Non-Life Belgium	NN Insurance Services Belgium
ING Car Insurance	Representative in Belgium: ING Non-Life Belgium Insurer: ING Insurance Services	Representative in Belgium: NN Insurance Services Belgium Insurer: NN Non-Life Insurance

Life insurance products are provided to you by:

Insurance Intermediary:

ING Belgium SA/NV, an insurance broker registered with the FSMA under code number 12381A. Registered office: Avenue Marnix 24, B-1000 Brussels - Brussels Trade Register - VAT BE 0403.200.393 - www.ing.be - BIC: BBRUBEBB - IBAN: BE45 3109 1560 2789.

Insurer:

NN Insurance Belgium SA, an insurance company authorised by the BNB under number 2550. Registered office: Airport Plaza - Montreal Building, Da Vincilaan 19, B-1831 Diegem - www.nn.be - Brussels Trade Register - VAT BE 0890.270.057 - BIC: BBRUBEBB - IBAN: BE28 3100 7627 4220.

ING Global Home and Family insurance is provided to you by:

Insurance Intermediary:

ING Belgium SA/NV, an insurance broker registered with the FSMA under code number 12381A. Registered office: Avenue Marnix 24, B-1000 Brussels - Brussels Trade Register - VAT BE 0403.200.393 - www.ing.be - BIC: BBRUBEBB - IBAN: BE45 3109 1560 2789.

Insurer:

NN Insurance Services Belgium SA, an insurance company authorised by the BNB under number 2551. Registered office: Airport Plaza - Montreal Building, Da Vincilaan 19, B-1831 Diegem - www.nn.be - Brussels Trade Register - VAT BE 0890.270.750 - BIC: BBRUBEBB - IBAN: BE95 3200 0812 7458.

ING Auto Insurance is provided to you by:

Insurance Intermediary:

ING Belgium SA/NV, an insurance broker registered with the FSMA under code number 12381A. Registered office: Avenue Marnix 24, B-1000 Brussels - Brussels Trade Register - VAT BE 0403.200.393 - www.ing.be - BIC: BBRUBEBB - IBAN: BE45 3109 1560 2789.

Insurer:

NN Non-Life Insurance NV, a company incorporated under Dutch law authorised to insure risks in Belgium as an insurance company registered under green card code number 1449. Registered office: Prinses Beatrixlaan 35, 2595 AK Den Haag, The Netherlands - Companies Register number 27127537, under the control of the Nederlandsche Bank.

Representative in Belgium:

NN Insurance Services Belgium SA, competent, inter alia, to settle claims for NN Non-Life Insurance NV in Belgium, an insurance company authorised by the BNB under number 2551. Registered office: Airport Plaza - Montreal Building, Da Vincilaan 19, B-1831 Diegem, Belgium - www.nn.be - Brussels Trade Register - VAT BE 0890.270.750 - BIC: BBRUBEBB - IBAN: BE95 3200 0812 7458.