

ING FINANCIAL ADVISERS

FUNDS	ANNUALIZED PERFORMANCE HISTORY THROUGH 12/30/2004			CONTRACT EXPENSE		
	1 yr	5 yrs	10 yrs	Admin Charge	Annual Expense	Fund Expense
EuroPacific Growth Fund	18.62	-1.17	9.10	.85	-0-	0.92
Fidelity VIP overseas Portfolio	12.67	-4.51	5.42	.85	-0-	0.90
ING Julius Baer Foreign Portfolio	16.92	*8.90	N/A	.85	-0-	1.25
ING Oppenheimer Global Portfolio	14.04	*8.51	N/A	.85	-0-	0.91
ING VP International Equity Port	16.18	-7.99	*2.61	.85	-0-	1.15
ING VP International Value	16.42	2.43	*9.57	.85	-0-	1.00
Janus Aspen Series WW Growth	3.89	-9.51	9.49	.85	-0-	0.71
New Perspective Fund	13.28	1.29	11.52	.85	-0-	0.66
Oppenheimer Developing Markets	31.87	13.11	*14.82	.85	-0-	1.81
Oppenheimer Global	18.16	3.29	11.63	.85	-0-	0.67
ING JPMorgan Fleming Intrnl	17.89	-6.62	*4.14	.85	-0-	1.00
AIM V.I. Capital Appreciation	5.72	-7.31	7.44	.85	-0-	0.85
Evergreen Special Values Fund	19.03	14.51	16.37	.85	-0-	1.36
FTVIP Franklin Small Cap Value	22.70	15.13	*7.05	.85	-0-	0.99
ING T.Rowe Price Div Mid Cap	7.64	*2.45	N/A	.85	-0-	0.91
ING American Century Small Cap Value	20.32	*10.65	N/A	.85	-0-	1.55
ING Baron Small Cap Growth	26.89	*15.31	N/A	.85	-0-	1.45
ING JPMorgan Mid Cap Value	19.57	*13.97	N/A	.85	-0-	1.35
ING Salomon Brothers Aggressive	8.79	-12.92	*-0.70	.85	-0-	0.83
ING VPFinancial Services Portfolio	*11.55	N/A	N/A	.85	-0-	0.80
ING VP Global Science and Tech	-2.13	*-19.33	N/A	.85	-0-	1.10
ING VP Index Plus Mid Cap	15.60	9.01	*12.23	.85	-0-	0.50
ING VP Index Plus SmallCap	21.04	9.23	*8.21	.85	-0-	0.56
ING VP MidCap Opportunities	10.60	*-8.53	N/A	.85	-0-	0.90
ING VP Natural Resources Trust	11.71	6.55	6.73	.85	-0-	1.61
ING VP Real Estate Portfolio	*39.23	N/A	N/A	.85	-0-	1.05
ING VP Small Company	13.42	5.13	*10.68	.85	-0-	0.85
ING VP SmallCap Opportunities	9.23	-10.01	9.84	.85	-0-	0.90
Janus Aspen Series Mid-Cap	19.73	-14.20	7.66	.85	-0-	0.67
Lord Abbett Mid-Cap Value	22.99	17.13	*15.76	.85	-0-	1.08
Pioneer Mid-Cap Value VCT	21.08	12.42	*12.35	.85	-0-	0.76
Wanger Select – 820	18.19	10.50	*14.32	.85	-0-	1.15
Wanger U.S. Smaller Companies	17.33	6.69	*15.36	.85	-0-	0.99
AIM V.I. Growth Fund	7.31	-13.16	5.66	.85	-0-	0.90
AIM V.I. Premier Equity Fund	4.88	-7.98	7.75	.85	-0-	0.85
Fidelity VIP Contrafund Portfolio	14.50	1.10	*13.15	.85	-0-	0.67
Fidelity VIP Growth Portfolio	2.50	-7.58	9.04	.85	-0-	0.67
ING American Century Select Port	3.86	*-3.02	N/A	.85	-0-	0.91
ING Goldman Sachs Capital Growth	7.82	*-0.77	N/A	.85	-0-	1.30

ING MFS Capital Opportunities	11.92	-7.25	*3.65	.85	-0-	0.90
ING Salomon Bros. Fundamental Value Portfolio	7.52	*4.11	N//A	.85	-0-	1.35
ING T.Rowe Price Growth Equity	9.09	-1.01	*5.75	.85	-0-	0.75
ING UBS U.S. Large Cap Equity	13.79	-4.85	*1.96	.85	-0-	0.85
ING VP Growth Portfolio	6.28	-9.38	*5.12	.85	-0-	0.71
ING VP Value Opportunity	9.22	-0.61	*8.78	.85	-0-	0.70
Janus Aspen Series Growth	3.63	-9.01	8.25	.85	-0-	0.66
The Growth Fund of America	10.99	0.94	13.81	.85	-0-	0.74
AIM V.I. Core Equity Fund	8.05	-6.28	9.15	.85	-0-	0.81
Fidelity VIP Equity-Income	10.59	3.58	10.37	.85	-0-	0.57
ING Aeltus Enhanced Index	9.02	*1.39	N/A	.85	-0-	1.05
INGSalomonBro InvestorsValue	9.12	2.83	*2.70	.85	-0-	1.25
ING T.Rowe Price Equity Income	13.92	6.49	7.92	.85	-0-	0.94
ING VP Growth and Income	7.48	-6.52	6.99	.85	-0-	0.60
ING VP Index Plus LargeCap	9.64	-3.87	*8.17	.85	-0-	0.43
ING VP MagnaCap Portfolio	8.15	*-0.76	N/A	.85	-0-	0.90
ING Van Kampen Comstock	15.76	*8.39	N/A	.85	-0-	1.13
Lord Abbett Series Fund Growth	11.70	4.60	11.82	.85	-0-	0.85
Pioneer Equity Income VCT	15.40	4.23	*11.05	.85	-0-	0.78
Pioneer Fund VCT Portfolio	10.31	-0.73	*5.41	.85	-0-	0.76
Washington Mutual Investors Fund	8.88	4.51	12.57	.85	-0-	0.70
Calvert Social Balanced Portfolio	7.34	-0.39	7.96	.85	-0-	0.93
ING MFS Total Return Portfolio	10.18	6.68	*4.81	.85	-0-	0.90
ING OpCap Balanced Value	9.38	*2.86	N/A	.85	-0-	1.25
ING VP Balanced Portfolio, Inc.	8.50	1.27	9.30	.85	-0-	0.60
Janus Aspen Series Balanced	7.61	0.67	11.56	.85	-0-	0.57
Pax World Balanced Fund	12.43	2.21	10.79	.85	-0-	0.99
ING Van Kampen Equity & Income	9.68	*1.38	N/A	.85	-0-	0.82
ING VP Strategic Allocation Bal	9.30	1.29	*6.57	.85	-0-	0.70
ING VP Strategic Allocation Grth	11.06	0.23	*7.00	.85	-0-	0.75
ING VP Strategic Allocation Incom	7.07	2.86	*6.37	.85	-0-	0.65
ING PIMCO Total Return Portfolio	3.45	*5.27	N/A	.85	-0-	1.10
ING VP IntermediateBond Portfolio	3.99	6.65	6.53	.85	-0-	0.50
Janus Aspen Series Flexible Income	3.09	6.04	7.97	.85	-0-	0.54
Oppenheimer Strategic Bond Fund	7.75	7.29	7.31	.85	-0-	0.75
PIMCO VIT Real Return Portfolio	7.98	10.87	*10.27	.85	-0-	0.66
Pioneer High Yield VCT Portfolio	7.14	*11.37	N/A	.85	-0-	0.89
Templeton Global Bond Fund	13.65	11.36	8.22	.85	-0-	1.10
ING VP Money Market Portfolio	0.21	1.89	3.23	.85	-0-	0.35
ING Fixed Plus Account II	4.00	5.04	5.57	.00	-0-	-0-

This comparison was compiled by the Benefits Service Center of the LSU Office of Human Resource Management as a service and is based on information provided by the ORP companies. The performance indicated herein is historical and is no guarantee of future performance. Employees should consult with a company representative prior to making any decisions relating to their retirement.

ING's Definition of Administrative Charge: Represents the mortality and expense risk the Company assumes for the mortality and expense risks under the Contract. The mortality risks are those assumed for ING's promise to make lifetime payments according to annuity rates specified

in the Contract. The expense risk is the risk that the actual expenses for costs incurred under the Contract will exceed the maximum costs that can be charged under the Contract.

ING's Definition of Fund Expense: Represents certain expenses which are paid out of each fund's net assets. These expenses include, among other things, the investment advisory or management fee.

INDUSTRY RATINGS FOR ING

A.M. BEST = A+

MOODY'S = Aa3

S&P = AA

Fitch, formerly Duff & Phelps =
AA