

ACCOUNT INFORMATION

NEW CUSTOMER/ACCOUNT UPDATE ONLY

Direct Business Pershing Pershing Account# _____ ING SmartWorks® Ref. ID# _____ W-9 already provided

(1) ACCOUNT REGISTRATION TYPE (Required of all applicants – check only one) ***Additional documents required**

Individual JTWROS Tenants In Common Community Property UGMA UTMA Corporation* Partnership* Trust* 403(b) 401(k)
 Qualified ERISA 529 Plan IRA Educational IRA Roth IRA SEP-IRA Other _____

(2) ACCOUNT INFORMATION (Required of all applicants)

Owner Full Name (If corporation, add name of authorized individual or custodian if UTMA/UGMA)	SSN/Tax ID (If UTMA/UGMA, print minor's SS#)	Date of Birth (Custodian's if UTMA/UGMA)
Co-Owner (Minor name if UTMA/UGMA)	SSN/Tax ID	Date of Birth
Mailing Address	City	State Zip
Home Address (If different than mailing – no P.O. Box)	City	State Zip Home Phone

Is each owner: U.S. citizen Resident alien Non-resident alien - specify country and obtain W8:

(3) IDENTIFICATION INFORMATION (Required of all applicants and must comply with policy)

Owner Valid Government I.D. #/Issuing Entity:	Owner I.D. Issue Date/Expiration Date (if any):	<input type="checkbox"/> Other Verification Done (Explain)
Co-Owner's I.D. #/Issuing Entity:	Co-Owner's I.D. Issue Date/Expiration Date (if any):	<input type="checkbox"/> Other Verification Done (Explain)

(4) EMPLOYMENT AND AFFILIATIONS (Required of all applicants)

Occupation/Employment Status	Employer Name	Employment City and State	Phone Number
Co-Owner's Employment Status	Employer Name	Employment City and State	

Are you (or a member of your immediate family) a director, 10% shareholder or policy-making officer of a publicly traded company? Yes No
 If yes, Company Name: _____

Are you a registered representative of a broker-dealer? Yes No
 If yes, specify Firm Name: _____

Are you employed by or otherwise affiliated with any broker-dealer? Yes No
 If yes, specify Firm Name: _____

(5) ACCOUNT PROFILE (Required – for joint accounts information may be combined)

Annual Income	Estimated Net Worth <small>(Exclude primary residence, automobile, furnishings)</small>	Portfolio Objectives <small>(Check all that apply)</small>	Portfolio Time Horizon	Federal Tax Bracket
<input type="checkbox"/> \$ 0 – 29,999 <input type="checkbox"/> 100,000 – 149,999 <input type="checkbox"/> 30,000 – 49,999 <input type="checkbox"/> 150,000 – 249,999 <input type="checkbox"/> 50,000 – 74,999 <input type="checkbox"/> 250,000 – 399,999 <input type="checkbox"/> 75,000 – 99,999 <input type="checkbox"/> 400,000 – Over	<input type="checkbox"/> \$ 0 – 74,999 <input type="checkbox"/> 250,000 – 499,999 <input type="checkbox"/> 75,000 – 99,999 <input type="checkbox"/> 500,000 – 999,999 <input type="checkbox"/> 100,000 – 149,999 <input type="checkbox"/> 1,000,000 – 2,999,999 <input type="checkbox"/> 150,000 – 249,999 <input type="checkbox"/> 3,000,000 – Over	<input type="checkbox"/> Income <input type="checkbox"/> Growth <input type="checkbox"/> Total Return <input type="checkbox"/> Tax Deferral	<input type="checkbox"/> 4 years or less <input type="checkbox"/> 4-8 years <input type="checkbox"/> 8 years or more	_____ %
Investment Experience? <input type="checkbox"/> Yes <input type="checkbox"/> No	Stocks Yrs.	Bonds Yrs.	Mutual Funds Yrs.	Options Yrs.
			Partnerships Yrs.	Other (Identify) Yrs.

(6) PERSHING INFORMATION (All securities will be held in street name)

Pershing Money Market FCR ING Other Money Market _____ (Not including Pershing LLC Retirement Accts.)

Proceeds: Hold Send proceeds Dividends/Interest: Credit to account Pay to client

Is account DVP/RVP? No Yes (If yes, forward written instructions from institution to Brokerage Operations)

(7) W-9 TAXPAYER CERTIFICATION AND AGREEMENT

By signing below, I certify under penalty of perjury that: 1) the Taxpayer Identification Number provided above is correct; 2) the IRS has never notified me that I am subject to backup withholding as a result of a failure to report interest or dividends, or if I have been so notified, the IRS has notified me that I am no longer subject to backup withholding; and 3) I am a U.S. person (including a U.S. resident). **OR**
 I am subject to backup withholding. (If applicable, check this box). EXEMPT (If applicable, check this box)

Acknowledgement

I acknowledge and agree that (1) THE INTERNAL REVENUE SERVICE DOES NOT REQUIRE THAT I CONSENT TO ANY PROVISION OTHER THAN THE CERTIFICATIONS REQUIRED TO AVOID BACKUP WITHHOLDING; (2) I have received, read, understand and agree with all of the information on both sides of this document; (3) I have received a copy of the brochure entitled "Important Information About Your ING Financial Partners, Inc. Relationship, including ING Financial Partners' Privacy Promise" (4) I understand that THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE THAT IS FULLY SET FORTH IN PARAGRAPH 19 ON THE REVERSE SIDE OF THIS FORM.

Account Signature (custodian's if UTMA/UGMA)	Date	Second Account Signature	Date
Registered Representative Signature	Print Representative Name	RR number	Date
Trade OSJ Signature	Print Trade OSJ Name		Date

Field Stamps (Put any Branch Office or field use stamp here)



ACCOUNT AGREEMENT

In consideration of opening one or more accounts on my behalf, and with respect to any type of transaction that I may have with ING Financial Partners, Inc., I agree as follows:

- 1. Meaning of Words in this Agreement.** The words, "I" and "me" refer to each of the account owners. The words "you" and "your" refer to ING Financial Partners.
- 2. Authority and Ownership.** I have the required legal capacity, am authorized to enter into this agreement, and have obtained and will provide you with all necessary authorizations from third parties to open accounts and effect transactions in securities under this agreement. I will be the owner of all securities purchased, held and sold by me through you. Checks should be made payable only to the sponsor or Pershing LLC, a subsidiary of The Bank of New York Mellon Corporation ("Pershing"), Clearing Agent.
- 3. Joint Accounts.** If this is a joint account, I understand that you will follow the instructions of any one of us without obtaining the consent of any other. All of us will be fully liable for any amounts due to you under this agreement. Upon the death of any one of us, you will treat the property in the account as belonging to the other(s), unless I notify you differently and provide such legal documentation as you require.
- 4. Appointment of ING Financial Partners as Agent.** I appoint you as my agent for the purpose of carrying out my directions with respect to the purchase or sale of securities. To carry out your duties, you are authorized to open or close brokerage accounts, place and withdraw orders, provide information to third parties and take such other steps as are reasonable to carry out my directions.
- 5. Force Majeure.** You shall not be liable for loss or delay caused directly or indirectly by war, natural disasters, government restrictions, exchange or market rulings or other conditions beyond your control.
- 6. Credit Verification.** You may request a credit report on me and, if I ask, you will tell me the name and address of the consumer reporting agency that furnished it. If you update, renew, or extend my credit, you may request a new credit report.
- 7. Identification Verification.** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to me: When I open an account, you will ask for my name, address, date of birth and other information that will allow you to identify me. You may also ask to see my driver's license or other identifying documents.
- 8. No Advice.** I understand that you provide no tax, legal, or investment advisory services unless such services are independently contracted under an Advisory Services Agreement. All transactions will be done only on my order or the order of my authorized delegate as described in paragraphs 2 and 3.
- 9. Stocks, Bonds and Options.**
 - (A) Relationship with Clearing Agent. I understand that you will apply to a Clearing Agent for my stock, bond, or option account. I understand and agree that Clearing Agent may refuse to accept or carry my account or to process any transaction that I may wish to effect. You may share with, remit to, or otherwise pay Clearing Agent for its services from your commissions and/or fees charged.
 - (B) Margin Loans and Options. I understand and agree that margin loans, if any, provided to me through you will be made by Clearing Agent and not ING Financial Partners and that I will comply with all requirements which Clearing Agent may impose with respect to such loans. I will not request that any transaction in options be effected for my account unless each request is in compliance with Clearing Agent's options compliance program.
 - (C) Annual Fees and Other Service Charges. I understand that annual fees and other service charges for inactive accounts, IRA, or pension accounts will be applied by Clearing Agent.
- 10. Restricted Securities.** I will not buy or sell any securities of a corporation of which I am an affiliate, or sell any restricted securities except in compliance with applicable laws and regulations.
- 11. Indebtedness to ING Financial Partners.** Upon the purchase or sale of any security, if you are unable to settle the transaction by reason of my failure to make payment or deliver securities in good form, I authorize you to take steps necessary to complete or cancel the transaction to minimize loss, and I agree to reimburse you for any and all costs, losses, or liabilities incurred by you, including attorneys' fees. In the event I become indebted to you in the operation of this account, I agree that I will repay such indebtedness upon demand. I agree that if, after demand, I fail to pay the indebtedness, you may close my account and/or liquidate any assets in my account, or otherwise held by you, in an amount sufficient to pay my indebtedness.
- 12. Access to Information.** You may provide non-affiliated third parties with information if: (i) it is required by law or by rules or regulations relating to you or financial institutions you have contracted with to provide financial services (such as regulations that require you to provide banks, thrifts, credit unions and/or their related service corporations with customer information the institution needs to monitor compliance issues); (ii) it is necessary for you to communicate such information to process a financial transaction for me or provide a product or service that I have requested; or (iii) otherwise permitted by law or ING Financial Partners' Privacy Promise.
- 13. Amendments and Termination.** You may amend this agreement at any time in any respect, effective upon notice to me. You may, at your discretion, terminate this service at any time, effective upon notice to me. I will continue to be responsible for any obligations incurred by me prior to termination.
- 14. Governing Law.** This agreement and any disputes, controversies or claims arising out of or related to this agreement shall be governed by the applicable laws of the State of Iowa and applicable federal law.
- 15. Review and Indemnification.** I have reviewed the terms and conditions of this agreement including all information contained on the reverse side hereof. I hereby verify that all the information provided is true and correct and may be relied upon by you for the purposes of evaluating my suitability and sophistication in relation to making securities recommendations. Further, I hereby indemnify you for any loss, claims or damages, including legal fees, which you may incur as a result of any securities recommendations or any securities related violations resulting from your reliance upon the information I have provided. I also acknowledge my responsibility to read the prospectus of any mutual fund/direct participation program, and/or public offering sold by prospectus, which contains complete information regarding investment objectives, risks and other material facts, including sales charges.
- 16. FINRA Public Disclosure.** To receive information concerning the licensing status and/or disciplinary record of a broker-dealer or agent, contact FINRA at the following toll-free number (800) 289-9999, or the Web site address at www.finra.org.
- 17. SIPC Public Disclosure.** ING Financial Partners is a member of the Securities Investor Protection Corporation (SIPC). You can obtain information about SIPC, including a brochure, by contacting SIPC at (202) 371-8300 or on their Web site at www.sipc.org.
- 18. Other Information.** For more information concerning investments and other important disclosures about our business, please visit our Web site at www.ingfinancialpartners.com.

19. Arbitration Clause. THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE. BY SIGNING AN ARBITRATION AGREEMENT THE PARTIES AGREE AS FOLLOWS:

- (A) ALL PARTIES TO THIS AGREEMENT ARE GIVING UP THE RIGHT TO SUE EACH OTHER IN COURT, INCLUDING THE RIGHT TO A TRIAL BY JURY, EXCEPT AS PROVIDED BY THE RULES OF THE ARBITRATION FORUM IN WHICH A CLAIM IS FILED.
- (B) ARBITRATION AWARDS ARE GENERALLY FINAL AND BINDING; A PARTY'S ABILITY TO HAVE A COURT REVERSE OR MODIFY AN ARBITRATION AWARD IS VERY LIMITED.
- (C) THE ABILITY OF THE PARTIES TO OBTAIN DOCUMENTS, WITNESS STATEMENTS AND OTHER DISCOVERY IS GENERALLY MORE LIMITED IN ARBITRATION THAN IN COURT PROCEEDINGS.
- (D) THE ARBITRATORS DO NOT HAVE TO EXPLAIN THE REASON(S) FOR THEIR AWARD.
- (E) THE PANEL OF ARBITRATORS WILL TYPICALLY INCLUDE A MINORITY OF ARBITRATORS WHO WERE OR ARE AFFILIATED WITH THE SECURITIES INDUSTRY.
- (F) THE RULES OF SOME ARBITRATION FORUMS MAY IMPOSE TIME LIMITS FOR BRINGING A CLAIM IN ARBITRATION. IN SOME CASES, A CLAIM THAT IS INELIGIBLE FOR ARBITRATION MAY BE BROUGHT IN COURT.
- (G) THE RULES OF THE ARBITRATION FORUM IN WHICH THE CLAIM IS FILED, AND ANY AMENDMENTS THERETO, SHALL BE INCORPORATED INTO THIS AGREEMENT.

I AGREE THAT ANY DISPUTE BETWEEN YOU AND ME ARISING OUT OF THIS AGREEMENT SHALL BE SUBMITTED TO ARBITRATION CONDUCTED UNDER THE THEN APPLICABLE PROVISIONS OF THE CODE OF ARBITRATION PROCEDURE OF FINRA. ARBITRATION MUST BE COMMENCED WITHIN THE APPLICABLE STATUTE OF LIMITATIONS. THE ARBITRATION AWARD SHALL BE FINAL AND JUDGMENT MAY BE ENTERED ON THE AWARD IN ANY COURT, STATE OR FEDERAL, HAVING JURISDICTION.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; or (ii) the class is decertified; or (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.

ING Financial Partners' Privacy Policy and Other Important Information

OUR PRIVACY POLICY

Your privacy is a top priority for ING Financial Partners, Inc. and its subsidiaries ("ING Financial Partners"). We take our commitment to protecting the confidentiality of your non-public personal information very seriously.

Please take a moment to review this Privacy Policy. Feel free to contact us with any questions you might have.

Information About You That We Collect

As part of providing services to you, we collect non-public personal information about you—much of which comes directly from you. The information we collect varies depending on the products or services you request and may include:

- Name, address, social security number, birth date, assets, income, account transaction information and employment information as well as information about your accounts with others, information from our affiliates and others about your transactions, and information from account forms and interviews with you.
- Identification and account information from your employer, benefit plan sponsor or association regarding any group product services we may provide.
- Consumer credit reporting agency information concerning your credit worthiness and credit history.
- Information provided when verifying applications or other forms from your current or past employers and from other institutions where you conduct business.

Information We May Disclose

We have implemented security standards and processes—including physical, electronic and procedural safeguards—designed to protect your information. We restrict access to your non-public personal information to those employees and agents who need to know your information to perform their responsibilities or to provide services to you.

We do not sell or disclose your non-public personal information to non-affiliated third-party marketing companies.

We may share your non-public information that we collect with our affiliated companies, including our parent company, as permitted by law. Similarly, to help us provide products or services to you, we may share your non-public personal information with non-affiliated third parties (such as mutual

fund companies, insurance companies or other product sponsors) and non-financial companies (such as consumer reporting agencies, software developers or consulting firms). We may also disclose your non-public information to other financial institutions (such as banks, credit unions, thrifts and trust companies) with which we have joint marketing agreements. These companies are contractually obligated to keep your information confidential and use the information only for the services required or as allowed by applicable law.

We may be required by law or regulation to disclose your non-public personal information to third parties—for example, in response to a subpoena; to prevent fraud; and to comply with the rules of industry regulators or respond to inquiries from them.

Other than what is described in this notice, we won't share information about you with third parties to market products to you, unless we tell you about it first and give you a chance to say no.

Other Disclosures We May Make

We recognize that your relationship with your registered representative is important. Should your registered representative decide to move to another broker-dealer, your representative may take your non-public confidential information to a new firm so that he or she can continue to service your account(s) at the new firm if you wish. Similarly, if your account was opened with us because of your relationship with a financial institution, such as a bank, thrift or credit union, and your financial institution decides to enter into a relationship with a new firm to provide investments, we will share your non-public personal information with your financial institution so your account can continue to be serviced at your financial institution. If you do not want ING Financial Partners to disclose your non-public personal information with either your representative or your financial institution, should either move to another broker-dealer, please contact us at 888.825.9130.

Policy Relating to Former Customers

If you decide to close your accounts with us, or become an inactive customer, our Privacy Policy will continue to apply to you.

Changes to Our Privacy Policy

ING Financial Partners maintains a public Web site at www.INGFinancialPartners.com. While this policy is delivered annually in writing, the policy may change from time to

time. We will notify you of any changes. You can always review our current policy, and the names of the ING Financial Partners companies to which the policy applies, online.

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OTHER IMPORTANT INFORMATION

Our public Web site contains additional information that might be of interest to you, including a brochure about investing, a statement about ING Financial Partners' compensation sources and information about our Strategic Partners program.

ING Financial Partners is a member of the Securities Investor Protection Corporation (SIPC). You can obtain information about SIPC, including a brochure, by contacting SIPC at 202.371.8300 or on their Web site at www.sipc.org.

In addition, the Financial Industry Regulatory Authority (FINRA) makes available information about the registration status and/or disciplinary record of broker-dealers and their registered representatives. The information can be obtained by calling toll-free at 800.289.9999. The FINRA Web site contains other useful information for investors at www.finra.org.

In this notice of our privacy policy, the words "you" and "customer" are used to mean any individual who obtains or has obtained a financial product or service from ING Financial Partners that is to be used primarily for personal, family or household purposes.



Important Information About Your ING Financial Partners, Inc. Relationship, including ING Financial Partners' Privacy Policy

ING FINANCIAL PARTNERS

MEMBER SIPC

P.O. Box 9270

Des Moines, IA 50309 • 800.356.2906

Account Agreement Disclosure Supplement

ING Financial Partner, Inc. ("ING Financial Partners"), through your registered representative, makes a wide variety of mutual funds and variable insurance products, including annuities, available to you. You pay either a sales charge when you purchase your investments (such as for Class A shares of a mutual fund), or the sales charge may be built into the expenses of the product and/or charged to you when you sell (such as for Class B or C shares of a mutual fund). ING Financial Partners is paid by the product issuer or its affiliates, and part of that payment goes to your registered representative.

Your sales charges and expenses, and the sales commissions paid to us and our representatives, differ from investment to investment, and may depend on the amount of money you invest. Some product issuers or their affiliates occasionally also offer "commission specials," which increase the sales commissions paid to us and our representatives. Sales charges, and information about expenses, are explained in the product's prospectus. Generally speaking, investors buying the same product for the same kind of investment account with the same investment amount pay the same sales charge. This is true regardless of the broker-dealer and registered representative through which the investment is purchased.

Our Strategic Partners. Although we make a large number of products available to you, we concentrate our marketing and training efforts on investments offered by a number of select companies ("Strategic Partners"). Strategic Partners are selected, in part, based on whether they offer competitive products, their technology, their customer service and their training capabilities. Some of our Strategic Partners are members of the ING family of companies.

Our Strategic Partners have more opportunities than other companies to provide our customers and our representatives with education on investments, the products they offer, industry trends, new investment ideas and other issues. They may attend or sponsor education and training meetings for our representatives. Our Strategic Partners also have the opportunity to receive input from our representatives on features of their products. As discussed below, our Strategic Partners pay additional amounts to ING Financial

Partners to compensate us for these enhanced marketing and training opportunities.

What Strategic Partners Pay to ING Financial Partners. It is important to know that although Strategic Partners pay extra compensation to ING Financial Partners or its affiliates, you do not pay more to purchase Strategic Partner products through ING Financial Partners than you would pay to purchase those products through another broker-dealer. Nevertheless, the payment of this additional compensation to ING Financial Partners by our Strategic Partners may pose a financial incentive for us to promote those products over other products.

The additional amounts Strategic Partners pay ING Financial Partners vary from one Partner to another and from one product to another. For example, a significant portion of these payments can be calculated as a fixed amount, as a percentage of product sales (up to a maximum of 1/4 of 1%—which would be \$25 on a \$10,000 investment), as a percentage of our customers' assets invested in the products (up to a maximum of 1/10 of 1%—which would be \$10 on a \$10,000 investment), or as some combination of these. The prospectus and statement of additional information for each mutual fund or variable insurance product should have additional information about these payments.

Benefits to ING Financial Partners' Representatives. Your representative does not receive additional commissions for selling a Strategic Partner product, except when from time to time ING Financial Partners allows its representatives to participate in "commission specials" offered by Strategic Partners. To find out whether a product you are considering is part of a commission special, ask your representative or visit the product issuer's Web site.

ING Financial Partners' representatives do receive some additional benefits from our Strategic Partner program. In some cases the transaction clearing costs that would normally be paid by you or your representative may be reduced or eliminated on Strategic Partner products. Also, your representative indirectly benefits from Strategic Partner payments to ING Financial Partners when this money is used to support costs relating to product review, marketing or training.

Other Compensation and Reimbursements.

Companies that are not Strategic Partners may at times send ING Financial Partners payments in recognition of our sales and marketing efforts, and may have additional opportunities to provide marketing services to our representatives. Also, both Strategic Partners and other companies may pay marketing allowances to ING Financial Partners in connection with the sale of insurance products. Both Strategic Partners and other companies may also reimburse up to 100% of the cost of training and education meetings for our representatives, as permitted by industry rules. Sales of any products by ING Financial Partners representatives may qualify representatives for additional cash and non-cash compensation that may include support for their business activities, attendance at seminars, conferences and entertainment. Additionally, some investments, whether they are issued by a Strategic Partner or not, may pay higher rates of compensation than others. Further, some of ING Financial Partners' home office management and certain other employees may receive a portion of their employment compensation based on sales of products of Strategic Partners, including ING affiliates.

ING Financial Partners does from time to time add or delete specific firms from its Strategic Partners Program. You can view the most up-to-date list of its Strategic Partners on ING Financial Partners' public Web site at www.INGFinancialPartners.com.

If you have any questions, please ask your registered representative or call 800.356.2906.



BUSINESS CONTINUITY PLAN SUMMARY

ING FINANCIAL PARTNERS

MEMBER SIPC

P.O. Box 9270

Des Moines, IA 50309 • 800.356.2906

ING Financial Partners, Inc. (“ING Financial Partners”) understands the importance of ensuring our customers have continued access to their funds and securities in the event our home office operations are impacted by a disaster. As a result, we have developed and maintain a business continuity plan that describes the means by which ING Financial Partners’ home office operations in Des Moines, Iowa, will respond to future significant business disruptions of varying degrees of severity.

ING Financial Partners’ home office operations in Des Moines, Iowa, are equipped for resumption of business in the event a significant business disruption affects the building, business district, city and/or the region. We will continue to conduct business during those disruptions and may choose to relocate key personnel and services to our designated backup facilities. Relocations of critical functions will be completed within four hours of the significant business disruption.

ING Financial Partners’ Data Center is located in Minneapolis, Minn. In addition, several of our critical functions are performed in our affiliated offices located in Des Moines, Iowa and in El Segundo, Calif., and our Brokerage business is operated by our Clearing Firm that is located in a different region of the country. All of these providers—our affiliated offices in Des Moines, Iowa and in El Segundo, Calif.; our Clearing Firm; and our Data Center—have complete business continuity plans designed to allow them to continue operations in the event they experience a significant business disruption. Their plans include redundancies, alternate facilities and recovery time objectives that support our plan.

In the event of a significant business disruption at ING Financial Partners’ main location in Des Moines, Iowa, customers may contact their ING Financial Partners representative directly, or our home office at 800.356.2906.

Please be advised that while we have detailed plans in place, we cannot guarantee we will be able to recover as quickly as outlined above under all possible circumstances. Our recovery time objective may be negatively impacted by the unavailability of third parties and/or other circumstances beyond our control.

Our business continuity plan is reviewed and tested throughout the year and is subject to modification. To obtain the most current version of this summary, you may refer to our Web site at www.INGFinancialPartners.com or contact your ING Financial Partners representative to request an updated summary be delivered by mail.