

909 Locust Street  
Des Moines, IA 50309 ■ (800) 356-2906

**This form must accompany every transaction submitted to your Trade OSJ.**

Account Registration \_\_\_\_\_

\$ \_\_\_\_\_  
Purchase Amount

Product Name \_\_\_\_\_

**I. SOURCE OF FUNDS (Please check all that apply)**

**\*\* An Exchange Disclosure Form (#131390) is required**

- Transfer; 1035 exchange; liquidation of a mutual fund, CD, variable annuity/life insurance, or fixed annuity/life insurance\*\*
- Checking, savings, or money market account
- Transfer or direct rollover from an employer-sponsored qualified plan
- Other (specify): \_\_\_\_\_

**II. DISCLOSURES (Please check the product box and have Client(s) initial for ALL products being purchased)**

**MUTUAL FUNDS**

**I understand the following: \_\_\_\_\_ (Client initials)**

1. Mutual funds are not guaranteed and subject to market risk, fluctuation, and loss of principal.
2. Purchases in share Classes, which carry back-end sales charges called Contingent Deferred Sales Charges (CDSC), have higher fees and expenses than share Classes that charge up-front sales charges. Purchases of share Classes with a CDSC in amounts over \$100,000 may also cost significantly more, therefore negatively impacting my overall return over longer holding periods.
3. If I execute a Letter of Intent (LOI) reduced sales charges (breakpoints) may be available for purchases within the same fund family in share Classes that charge up-front sales charges. With an LOI, I agree to purchase a specified dollar amount within 13 months from the date of my original purchase. If I decide to execute an LOI, but do not purchase the specified dollar amount within 13 months, I will be charged back the higher sales charge by the mutual fund company that would have applied to my original purchase.
4. I may be entitled to breakpoints under Rights of Accumulation (ROA) should I make additional purchases within the same fund family which meet the breakpoint levels for each fund as described in the prospectus.
5. Purchasing shares in two or more fund families in up-front or CDSC share Classes may prevent me from receiving breakpoints that would be available if I had purchased shares with an up-front sales charge in the same fund family. There is no guarantee that purchasing shares or diversifying into more than one fund family will increase my performance or return.

**VARIABLE ANNUITIES**

**I understand the following: \_\_\_\_\_ (Client initials)**

1. Variable annuities are intended for long-term accumulation or retirement goals and there may be significant surrender charges, fees and/or tax consequences for early withdrawals. Withdrawals made prior to age 59<sup>1/2</sup> may be subject to an IRS tax penalty.
2. If I have purchased a variable annuity in a qualified plan, the tax deferral benefit of a variable annuity is already provided for in the qualified plan. Therefore, I am purchasing the variable annuity in a qualified plan for other benefits it provides such as the death benefit, lifetime income payments, long term care benefits or other riders.
3. Additional features, benefits and/or riders or share Class types may increase the cost, expenses or fees in a variable annuity impacting its overall return.
4. The values of the underlying variable sub-accounts are not guaranteed and subject to market risk, fluctuation and loss of principal.

**VARIABLE LIFE/VARIABLE UNIVERSAL LIFE INSURANCE**

**I understand the following: \_\_\_\_\_ (Client initials)**

1. The underlying values of the variable sub-accounts are subject to market risk, fluctuation, and are not guaranteed. The face amount of the death benefit or the death benefit proceeds received by the beneficiary may be affected by the value of the underlying sub-accounts.
2. The primary reason for purchasing a variable life or variable universal life insurance policy should be a need for the death benefit protection. Secondary reasons may include cash value accumulation, education funding or retirement goals.
3. Variable life or variable universal life insurance policies may have surrender charges, penalties for early withdrawal, expenses and fees. There may be tax consequences for surrendering the policy for its cash value.

**☐ DIRECT PARTICIPATION PROGRAMS (DPPs) and REAL ESTATE INVESTMENT TRUSTS (REITs)**

**I understand the following: \_\_\_\_\_ (Client initials)**

1. DPPs are programs which provide for flow-through tax consequences regardless of the legal structure of the entity or vehicle for distribution including oil and gas, real estate, and agricultural programs, condominium securities and Subchapter S corporate offerings.
2. I am in a financial position appropriate to realize to a significant extent the benefits of the program being offered, including the tax benefits if they are a significant aspect of the program.
3. DPPs and REITs are intended to be long-term investment vehicles often with holding periods of 10 years or longer.
4. DPPs and REITs often have a very limited or no secondary markets. I may not be able to sell my DPP program ownership interests or REIT trust shares readily in the open market or may receive significantly less than my original investment should I need to sell or liquidate my DPP ownership interests or REIT trust shares immediately.
5. I meet the net worth and/or a liquid net worth requirements of the DPP program or REIT being purchased. I have a sufficient net worth to sustain the risks inherent in the DPP program or REIT including the lack of liquidity and the possible loss of my total investment.
6. There can be no assurance that the interest income or dividends generated from the DPP program or REIT will remain stable.

**III. PROSPECTUS RECEIPT ACKNOWLEDGEMENT and CONTROL DISCLOSURES**

I acknowledge that I have received a current prospectus for each securities product being purchased. My registered representative has explained the risks, sales charges, fees, expenses and/or surrender charges associated with each securities product being purchased. Based on my own determination, financial situation and investment objectives, I believe that the securities product(s) is/are suitable for me.

ING Financial Partners, Inc. is under common control with the following issuers of securities: ING Funds, ING Southland Life; ING Security Life; ING Aetna Financial Services; ING Reliastar; ING Variable Annuities and ING Groep, N.V.

\_\_\_\_\_  
Print Client Name

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Client Name

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Registered Representative Name

\_\_\_\_\_  
Registered Representative Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Registered Representative Number

**Signature Guarantee** (Required if requesting an ING Financial Partners Medallion Signature Guarantee)

I hereby attest that the signature on the attached document(s) is the signature of the person(s) named above and I have witnessed the execution of the signature(s).

\_\_\_\_\_  
Print Registered Representative Name

\_\_\_\_\_  
Registered Representative Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Registered Representative Number