ING U.S.Quarterly Investor Supplement

June 30, 2013

This report should be read in conjunction with ING U.S. Inc.'s Quarterly Report on Form 10-Q for the period ended June 30, 2013 as filed with the Securities and Exchange Commission. All financial information is unaudited.

Explanatory Note on Non-GAAP Financial Information

Operating earnings before income taxes is an internal measure we use to evaluate segment performance. Operating earnings before income taxes does not replace net income (loss) as the GAAP measure of the consolidated results of operations and consists of operating revenues less operating benefits and expenses. Each segment's operating earnings before income taxes is calculated by adjusting income (loss) before income taxes for the following items:

• Net investment gains (losses), net of related amortization of DAC, VOBA, sales inducements and unearned revenue. Net investment gains (losses) include gains (losses) on the sale of securities, impairments, changes in the fair value of investments using the fair value option ("FVO") unrelated to the implied loan-backed security income recognition for certain mortgage-backed obligations and changes in the fair value of derivative instruments, excluding realized gains (losses) associated with swap settlements and accrued interest;

• Net guaranteed benefit hedging gains (losses), which include changes in the fair value of derivatives related to guaranteed benefits, net of related reserve increases (decreases) and net of related amortization of DAC, VOBA and sales inducements, less the estimated cost of these benefits. The estimated cost, which is reflected in operating results, reflects the expected cost of these benefits if markets perform in line with our long-term expectations and includes the cost of hedging. All other derivative and reserve changes related to guaranteed benefits are excluded from operating results, including the impacts related to changes in our nonperformance spread;

• Income (loss) related to business exited through reinsurance or divestment;

• Income (loss) attributable to noncontrolling interests;

• Income (loss) related to early extinguishment of debt;

• Impairment of goodwill, value of management contract rights and value of customer relationships acquired;

• Immediate recognition of net actuarial gains (losses) related to our pension and other post-employment benefit obligations and gains (losses) from plan amendments and curtailments; and

• Other items, including restructuring expenses (severance, lease write-offs, etc.), integration expenses related to our acquisition of CitiStreet and certain third-party expenses and deal incentives related to the anticipated divestment of the Company by ING Group.

Adjusted operating earnings is also an internal measure we use to evaluate segment performance. This measure excludes from operating earnings the following items: (1) DAC/VOBA and other intangibles unlocking and (2) investment portfolio restructurings implemented in 2012. DAC/VOBA and other intangibles unlocking can be volatile, so excluding the effect of this can improve period to period comparability. The investment portfolio restructurings in 2012 reduced the run-rate level of investment income, and we believe that such effects are not reflective of the performance of our Ongoing Business.

In addition to book value per share including accumulate other comprehensive income (AOCI), we look at book value per share excluding AOCI. Included in AOCI are investment portfolio unrealized gains or losses. In the ordinary course of business we do not plan to sell most investments for the sole purpose of realizing gains or losses, so book value per share excluding AOCI provides a metric consistent with that view.

Our Closed Block Variable Annuity segment is managed to focus on protecting regulatory and rating agency capital rather than achieving operating metrics and, therefore, its results of operations are not reflected within operating earnings before income taxes. When we present the adjustments to Income (loss) before income taxes on a consolidated basis, each adjustment excludes the relative portions attributable to our Closed Block Variable Annuity segment.

The most directly comparable GAAP measure to operating earnings before income taxes is net income (loss) before income taxes. For a reconciliation of operating earnings before income taxes to income (loss) before income taxes, refer to the "Consolidated Earnings Before Income Taxes" page in this document.

Operating revenues is a measure of our segment revenues. We calculate operating revenues by adjusting each segment’s revenue for the following items:

- Net realized investment gains (losses) and related charges and adjustments, which include gains (losses) on the sale of securities, impairments, changes in the fair value of investments using the FVO unrelated to the implied loan-backed security income recognition for certain mortgage-backed obligations and changes in the fair value of derivative instruments, excluding realized gains (losses) associated with swap settlements and accrued interest. These items are net of related amortization of unearned revenue;
- Gain (loss) on change in fair value of derivatives related to guaranteed benefits, which include changes in the fair value of derivatives related to guaranteed benefits, less the estimated cost of these benefits. The estimated cost, which is reflected in operating results, reflects the expected cost of these benefits if markets perform in line with our long-term expectations and includes the cost of hedging. All other derivative and reserve changes related to guaranteed benefits are excluded from operating revenues, including the impacts related to changes in our nonperformance spread;
- Revenues related to businesses exited through reinsurance or divestment;
- Revenues attributable to noncontrolling interests;
- Other adjustments to operating revenues primarily reflect fee income earned by our broker dealers for sales of non-proprietary products, which are reflected net of commission expense in our segments’ operating revenues, as well as other items where the income is passed on to third parties.

Operating revenues also excludes the revenues of our Closed Block Variable Annuity segment, since this segment is managed to focus on protecting regulatory and rating agency capital rather than achieving operating metrics. When we present the adjustments to Total revenues on a consolidated basis, each adjustment excludes the relative portions attributable to our Closed Block Variable Annuity segment.

The most directly comparable GAAP measure to operating revenues is total revenues. For a reconciliation of operating revenue to total revenues, please refer to the "Operating Revenues by Segment" page in this document.

We analyze our Ongoing Business performance based on the sources of earnings. We believe this supplemental information is useful in order to gain a better understanding of our operating earnings (loss) before income taxes for the following reasons: (1) we analyze our business using this information and (2) this presentation can be helpful for investors to understand the main drivers of operating earnings (loss) before income taxes of our ongoing businesses. The sources of earnings are defined as such:

- Investment spread and other investment income consists of net investment income and net realized investment gains (losses) associated with swap settlements and accrued interest, less interest credited to policyholder reserves.
- Fee based margin consists primarily of fees earned on AUM, AUA, and transaction based recordkeeping fees.
- Net underwriting gain (loss) and other revenue contains the following: the difference between fees charged for insurance risks and incurred benefits, including mortality, morbidity, and surrender results, contractual charges for universal life and annuity contracts, the change in the unearned revenue reserve for universal life contracts, and that portion of traditional life insurance premiums intended to cover expenses and profits. Certain contract charges for universal life insurance are not recognized in income immediately, but are deferred as unearned revenues and are amortized into income in a manner similar to the amortization of DAC.
- Administrative expenses are general expenses, net of amounts capitalized as acquisition expenses and exclude commission expenses and fees on letters of credit.
- Trail commissions are commissions paid that are not deferred and thus recorded directly to expense.
- For a detail explanation of DAC/VOBA and other intangibles amortization/unlocking see “Unlocking of DAC/VOBA and other Contract Owner/Policyholder Intangibles” in our SEC filings.

For a reconciliation of the sources of earnings presentation to the line items within operating revenues and operating benefits and expenses, please refer to the “Ongoing Business Sources of Earnings Reconciliation” pages in this document.

ING U.S.

- **ING U.S.**
  - Ongoing Business
    - **Retirement Solutions**
      - **Retirement**
        - Full service plans
        - Recordkeeping services
        - Stable value plans
        - IRAs
        - Brokerage accounts
      - **Annuities**
        - Fixed Indexed annuities
        - Annuity and custodial products
    - **Investment Management**
      - Retirement, Retail Institutional Funds
      - Fixed Income
      - Equity
      - Multi-asset strategies and solutions
      - Senior bank loans
      - Alternatives
    - **Insurance Solutions**
      - **Individual Life**
        - Term life
        - Universal life
        - Indexed universal life
        - Variable universal life
      - **Employee Benefits**
        - Stop loss
        - Group life
        - Voluntary benefits
        - Group disability
  - **Closed Blocks**
    - Variable Annuity
    - Institutional Spread Products
    - Other
  - **Corporate**

ING U.S.
Key Metrics

(in millions USD, except for per share data)	Three Months Ended 6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	Year-to-Date 6/30/13	6/30/12
Operating earnings before income taxes - Ongoing Business	**306.8**	**285.4**	**228.9**	**306.4**	**191.7**	**592.2**	**455.6**
Operating earnings before income taxes - ING U.S.	**272.0**	**256.7**	**209.1**	**270.6**	**198.8**	**528.7**	**438.6**
Net income (loss)	**(85.3)**	**(225.5)**	**(106.9)**	**386.8**	**852.1**	**(310.8)**	**331.3**
Net income (loss) attributable to noncontrolling interest	(3.1)	(13.5)	(84.2)	20.3	217.7	(16.6)	202.1
Net income (loss) available to ING U.S. Inc.'s common shareholders	**(82.2)**	**(212.0)**	**(22.7)**	**366.5**	**634.4**	**(294.2)**	**129.2**
Ongoing Business adjusted operating return on equity [1]	**10.4%**	**9.5%**	**N/A**	**N/A**	**N/A**	**9.9%**	**N/A**
Debt to Capital (Excluding AOCI)	**26.2%**	**27.2%**	**27.3%**	**27.6%**	**28.6%**	**26.2%**	**28.6%**
Per Share Data:							
Operating earnings per share	**0.71**	**0.73**	**0.59**	**0.76**	**0.56**	**1.43**	**1.24**
Net income (loss) per share	**(0.33)**	**(0.92)**	**(0.10)**	**1.59**	**2.76**	**(1.22)**	**0.56**
Total ING U.S. Inc. Shareholders' Equity - Excluding AOCI	**10,383.8**	**9,938.3**	**10,164.2**	**10,209.0**	**9,820.3**	**10,383.8**	**9,820.3**
Book value per share (Excluding AOCI)	**39.82**	**43.21**	**44.19**	**44.39**	**42.70**	**39.82**	**42.70**
Weighted average shares outstanding (in millions)	250.3	230.0	230.0	230.0	230.0	240.2	230.0
Ending shares outstanding (in millions)	260.8	230.0	230.0	230.0	230.0	260.8	230.0

[1] Assumes debt-to-capital ratio of approximately 25% in each year and a weighted average pre-tax interest rate of approximately 5.5% on financial leverage

ING U.S.
Adjusted Operating Return on Capital

(in millions USD, unless otherwise indicated)	Six Months Ended June 30, 2013								
	Retirement Solutions		Investment Management	Insurance Solutions		Ongoing Business	Closed Block Variable Annuity	Corporate and Other Closed Blocks	Consolidated
	Retirement	Annuities		Individual Life	Employee Benefits				
Beginning Capital [1]	3,822	1,810	303	2,760	362	9,057	5,066	(150)	13,973
Ending Capital	3,876	1,788	296	2,874	356	9,190	3,983	894	14,067
Average Capital [2]	3,849	1,799	300	2,817	359	9,124	4,524	372	14,020
Adjusted operating earnings before interest and after income taxes	174.4	63.0	46.3	64.0	30.2	377.9	-	14.0	391.9
Adjusted Operating Return on Capital	**9.1%**	**7.0%**	**30.9%**	**4.5%**	**16.8%**	**8.3%**	**-**	**N/M**	**5.6%**
Adjusted Operating Return on Equity [3]						**9.9%**			

(in millions USD, unless otherwise indicated)	Year Ended December 31, 2012								
	Retirement Solutions		Investment Management	Insurance Solutions		Ongoing Business	Closed Block Variable Annuity	Corporate and Other Closed Blocks	Consolidated
	Retirement	Annuities		Individual Life	Employee Benefits				
Beginning Capital	4,333	2,471	275	2,545	413	10,037	3,452	311	13,800
Ending Capital	4,284	1,949	303	2,858	429	9,823	3,262	888	13,973
Average Capital [2]	4,308	2,210	289	2,702	421	9,930	3,357	599	13,886
Adjusted operating earnings before interest and after income taxes	308.1	129.7	86.0	115.7	71.0	710.5	-	39.6	750.1
Adjusted Operating Return on Capital	**7.2%**	**5.9%**	**29.8%**	**4.3%**	**16.9%**	**7.2%**	**-**	**6.6%**	**5.4%**
Adjusted Operating Return on Equity [3]						**8.3%**			

[1] The 1/1/13 beginning capital is different than the 12/31/12 ending capital at the segment level due to certain reallocations of capital, primarily due to recapitalization activity (completed and anticipated).

[2] Total Company average capital is allocated to each of our segments in proportion to each segment's target statutory capital, plus an allocation of the differences between statutory capital and total ING U.S., Inc. shareholders' equity on a GAAP basis (excluding AOCI), based on each segment's portion of these differences. Statutory surplus in excess of target statutory capital and certain corporate assets and liabilities, such as certain deferred tax assets and liabilities for unfunded pension plans, are allocated to the Corporate segment.

[3] Assumes debt-to-capital ratio of approximately 25% in each year and a weighted average pre-tax interest rate of approximately 5.5% on financial leverage.

ING U.S.
Adjusted Operating Earnings Before Interest, After Income Taxes

Six Months Ended June 30, 2013

(in millions USD, unless otherwise indicated)	Retirement Solutions		Investment Management	Insurance Solutions		Ongoing Business	Closed Block Variable Annuity	Corporate and Other Closed Blocks	Consolidated
	Retirement	Annuities		Individual Life	Employee Benefits				
Operating earnings before income taxes	269.9	113.8	71.2	90.8	46.5	592.2	-	(63.5)	528.7
Less:									
Interest expense	-	-	-	-	-	-	-	(85.1)	(85.1)
DAC/VOBA and other intangibles unlocking	1.6	16.9	-	(7.6)	-	10.9	-	-	10.9
Adjusted operating earnings before interest	**268.3**	**96.9**	**71.2**	**98.4**	**46.5**	**581.3**	**-**	**21.6**	**602.9**
Income tax expense [2]	93.9	33.9	24.9	34.4	16.3	203.4	-	7.6	211.0
Adjusted operating earnings before interest and after income taxes	**174.4**	**63.0**	**46.3**	**64.0**	**30.2**	**377.9**	**-**	**14.0**	**391.9**

Year Ended December 31, 2012

(in millions USD, unless otherwise indicated)	Retirement Solutions		Investment Management	Insurance Solutions		Ongoing Business	Closed Block Variable Annuity	Corporate and Other Closed Blocks	Consolidated
	Retirement	Annuities		Individual Life	Employee Benefits				
Operating earnings before income taxes	448.6	102.2	134.5	196.2	109.4	990.9	-	(72.6)	918.3
Less:									
Interest expense						-	-	(127.8)	(127.8)
DAC/VOBA and other intangibles unlocking	5.8	(86.2)	-	3.4	-	(77.0)	-	-	(77.0)
Impact of investment portfolio restructuring [1]	(31.2)	(11.2)	2.2	14.8	0.1	(25.3)	-	(5.8)	(31.1)
Adjusted operating earnings before interest	**474.0**	**199.6**	**132.3**	**178.0**	**109.3**	**1,093.2**	**-**	**61.0**	**1,154.2**
Income tax expense [2]	165.9	69.9	46.3	62.3	38.3	382.7	-	21.4	404.1
Adjusted operating earnings before interest and after income taxes	**308.1**	**129.7**	**86.0**	**115.7**	**71.0**	**710.5**	**-**	**39.6**	**750.1**

[1] Includes the net loss included in operating earnings from the sale of certain alternative investments and investment income associated with assets disposed of during the portfolio restructuring effected during 2012.
[2] Based on an assumed effective tax rate of 35%.

ING U.S.
Consolidated Balance Sheets

(in millions USD)	6/30/13	3/31/13	12/31/12	9/30/12	6/30/12
	Balances as of				
Assets					
Total investments	89,504.8	92,213.8	95,487.6	95,194.7	95,316.1
Cash and cash equivalents	1,549.8	2,787.7	1,786.8	2,078.7	1,815.3
Assets held in separate accounts	102,228.9	103,098.3	97,667.4	96,312.2	92,965.6
Reinsurance recoverable	7,053.0	7,151.0	7,379.3	7,565.9	7,602.7
Short term investments under securities loan agreement and accrued investment income	1,322.2	1,764.3	1,527.5	1,312.8	1,426.0
Deferred policy acquisition costs, Value of business acquired	5,060.5	4,019.6	3,656.3	3,623.8	3,938.2
Goodwill and other intangible assets	333.0	341.8	348.5	358.9	360.4
Other assets (1)	1,548.3	1,363.7	1,575.2	1,582.6	1,704.0
Assets related to consolidated investment entities	8,523.0	8,109.8	6,965.6	6,181.0	6,036.4
Total Assets	**217,123.5**	**220,850.0**	**216,394.2**	**214,210.6**	**211,164.7**
Liabilities					
Future policy benefits and contract owner account balances	85,561.9	85,875.1	86,055.7	86,294.8	87,522.5
Liabilities related to separate accounts	102,228.9	103,098.3	97,667.4	96,312.2	92,965.6
Funds held under reinsurance agreements	1,281.6	1,170.8	1,236.6	1,265.3	1,256.8
Payables under securities loan agreements, including collateral held	470.6	1,348.8	1,509.8	1,299.8	1,736.7
Short-term debt	138.6	321.2	1,064.6	774.9	889.6
Long-term debt	3,265.7	3,440.8	3,171.1	3,642.7	3,543.6
Other liabilities (2)	3,796.5	4,743.3	5,506.0	5,572.0	5,413.3
Liabilities related to consolidated investment entities	5,732.6	5,252.8	4,121.8	3,097.4	2,753.7
Total Liabilities	**202,476.4**	**205,251.1**	**200,333.0**	**198,259.1**	**196,081.8**
Shareholders' Equity					
Common stock	2.6	2.3	2.3	2.3	2.3
Additional paid-in capital	23,498.7	22,909.9	22,917.6	22,897.7	22,886.3
Retained earnings (deficit)	(13,117.5)	(12,973.9)	(12,755.7)	(12,691.0)	(13,068.3)
Total ING U.S. Inc. Shareholders' Equity - Excluding AOCI	**10,383.8**	**9,938.3**	**10,164.2**	**10,209.0**	**9,820.3**
Accumulated other comprehensive income	2,087.8	3,452.8	3,710.7	3,701.5	3,021.5
Total ING U.S. Inc. Shareholders' Equity	**12,471.6**	**13,391.1**	**13,874.9**	**13,910.5**	**12,841.8**
Noncontrolling interest	2,175.5	2,207.8	2,186.3	2,041.0	2,241.1
Total Shareholders' Equity	**14,647.1**	**15,598.9**	**16,061.2**	**15,951.5**	**15,082.9**
Total Liabilities and Shareholders' Equity	**217,123.5**	**220,850.0**	**216,394.2**	**214,210.6**	**211,164.7**

(1) Includes Other assets and Sales inducements to contract holders

(2) Includes Other liabilities, Derivatives, Pension and other post-employment provisions, Current income taxes, and Deferred income taxes

ING U.S.
Consolidated Statements of Operations

(in millions USD)	Three Months Ended 6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	Year-to-Date 6/30/13	6/30/12
Revenues							
Net investment income	1,112.2	1,198.7	1,055.4	1,226.2	1,138.9	2,310.9	2,416.3
Fee income	909.7	891.9	890.6	872.9	862.9	1,801.6	1,751.9
Premiums	474.8	471.9	471.2	453.5	474.8	946.7	936.4
Net realized gains (losses)	(565.9)	(874.8)	(384.2)	(132.4)	485.7	(1,440.7)	(764.2)
Income (loss) related to consolidated investment entities	103.7	35.3	79.0	46.9	299.1	139.0	317.3
Other revenues	106.1	95.6	91.8	97.2	100.5	201.7	189.5
Total revenues	**2,140.6**	**1,818.6**	**2,203.8**	**2,564.3**	**3,361.9**	**3,959.2**	**4,847.2**
Benefits and expenses							
Interest credited and other benefits to contract owners/policyholders	(1,229.9)	(1,061.4)	(1,225.3)	(1,106.5)	(1,511.6)	(2,291.3)	(2,529.8)
Operating expenses	(770.2)	(759.1)	(824.1)	(858.9)	(712.6)	(1,529.3)	(1,472.0)
Net amortization of DAC/VOBA	(124.5)	(130.5)	(182.4)	(150.0)	(216.2)	(255.0)	(389.9)
Interest expense	(43.8)	(44.4)	(44.7)	(46.6)	(38.1)	(88.2)	(62.4)
Operating expenses related to consolidated investment entities	(47.4)	(37.5)	(35.4)	(28.4)	(30.3)	(84.9)	(52.9)
Total benefits and expenses	**(2,215.8)**	**(2,032.9)**	**(2,311.9)**	**(2,190.4)**	**(2,508.8)**	**(4,248.7)**	**(4,507.0)**
Income (loss) before income taxes	**(75.2)**	**(214.3)**	**(108.1)**	**373.9**	**853.1**	**(289.5)**	**340.2**

ING U.S.
Ongoing Business Sources of Operating Earnings

(in millions USD)	Three Months Ended 6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	Year-to-Date 6/30/13	6/30/12
Sources of operating earnings before income taxes:							
Investment spread and other investment income	361.0	363.7	342.4	371.8	329.0	724.7	714.8
Fee based margin	364.2	343.6	350.0	336.0	320.8	707.8	651.5
Net underwriting gain (loss) and other revenue	204.1	179.9	222.1	214.1	178.6	384.0	358.6
Administrative expenses	(416.1)	(400.3)	(422.0)	(410.7)	(414.7)	(816.4)	(836.5)
Trail commissions	(66.0)	(66.1)	(63.3)	(61.2)	(59.5)	(132.1)	(124.5)
DAC/VOBA and other intangibles amortization, excluding unlocking	(144.0)	(142.7)	(151.6)	(150.0)	(148.7)	(286.7)	(273.6)
DAC/VOBA and other intangibles unlocking	3.6	7.3	(48.7)	6.4	(13.8)	10.9	(34.7)
Operating earnings before income taxes	**306.8**	**285.4**	**228.9**	**306.4**	**191.7**	**592.2**	**455.6**

ING U.S.
Consolidated Earnings Before Income Taxes

(in millions USD)	Three Months Ended 6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	Year-to-Date 6/30/13	6/30/12
Operating revenues							
Net investment income and net realized gains (losses)	962.0	985.6	978.6	1,005.6	970.5	1,947.6	2,036.7
Fee income	628.3	608.0	613.7	589.3	599.4	1,236.3	1,200.6
Premiums	473.3	470.5	472.0	454.1	475.6	943.8	938.0
Other revenue	33.9	26.4	31.3	27.7	33.5	60.3	58.8
Total operating revenues	**2,097.5**	**2,090.5**	**2,095.6**	**2,076.7**	**2,079.0**	**4,188.0**	**4,234.1**
Operating benefits and expenses							
Interest credited and other benefits to contract owners/policyholders	(1,126.8)	(1,151.8)	(1,126.3)	(1,145.5)	(1,194.6)	(2,278.6)	(2,408.2)
Operating expenses	(532.5)	(517.4)	(533.0)	(521.2)	(492.1)	(1,049.9)	(1,040.8)
Net amortization of DAC/VOBA	(122.7)	(120.9)	(184.2)	(94.1)	(156.4)	(243.6)	(285.1)
Interest expense	(43.5)	(43.7)	(43.0)	(45.3)	(37.1)	(87.2)	(61.4)
Total operating benefits and expenses	**(1,825.5)**	**(1,833.8)**	**(1,886.5)**	**(1,806.1)**	**(1,880.2)**	**(3,659.3)**	**(3,795.5)**
Operating earnings before income taxes	**272.0**	**256.7**	**209.1**	**270.6**	**198.8**	**528.7**	**438.6**
Adjustments:							
Closed Block Variable Annuity	(338.4)	(477.1)	(167.3)	0.8	381.9	(815.5)	(525.8)
Net investment gains (losses) and related charges and adjustments	0.8	41.8	54.7	207.9	132.6	42.6	192.9
Net guaranteed benefit hedging gains (losses) and related charges and adjustments	32.4	3.1	(16.7)	20.6	(44.1)	35.5	93.3
Income (loss) related to businesses exited through reinsurance or divestment	(17.0)	(16.9)	(11.7)	(9.9)	(11.6)	(33.9)	(24.2)
Income (loss) attributable to noncontrolling interests	(3.1)	(13.5)	(84.2)	20.3	217.7	(16.6)	202.1
Other adjustments to operating earnings*	(21.9)	(8.4)	(92.0)	(136.4)	(22.2)	(30.3)	(36.7)
Total non-operating	**(347.2)**	**(471.0)**	**(317.2)**	**103.3**	**654.3**	**(818.2)**	**(98.4)**
Income (loss) before income taxes	**(75.2)**	**(214.3)**	**(108.1)**	**373.9**	**853.1**	**(289.5)**	**340.2**

***** Other adjustments to operating earnings above includes:
Immediate recognition of actuarial gains (losses) related to pension and other post-employment benefit obligations and any impact of plan amendments, and other items, including restructuring expenses (severance, lease write-offs, etc.), integration expenses related to the Company's acquisition of CitiStreet and certain third-party expenses and deal incentives related to the anticipated divestment of the Company by ING Group

Operating Earnings by Segment

(in millions USD)

	Three Months Ended June 30, 2013								
	Retirement Solutions		Investment	Insurance Solutions		Ongoing Business	Corporate	Closed Blocks	Consolidated
	Retirement	Annuities	Management	Individual Life	Employee Benefits				
Operating revenues									
Net investment income and net realized gains (losses)	388.8	283.5	6.1	215.4	27.9	921.7	8.3	32.0	962.0
Fee income	189.0	11.2	132.3	280.0	15.8	628.3	-	-	628.3
Premiums	3.8	6.7	-	192.1	269.0	471.6	-	1.7	473.3
Other revenue	15.3	2.6	10.2	7.3	(1.0)	34.4	(0.4)	(0.1)	33.9
Total operating revenues	**596.9**	**304.0**	**148.6**	**694.8**	**311.7**	**2,056.0**	**7.9**	**33.6**	**2,097.5**
Operating benefits and expenses									
Interest credited and other benefits to contract owners/policyholders	(212.1)	(183.9)	-	(512.4)	(213.2)	(1,121.6)	0.2	(5.4)	(1,126.8)
Operating expenses	(210.0)	(32.2)	(107.5)	(94.6)	(60.5)	(504.8)	(17.6)	(10.1)	(532.5)
Net amortization of DAC/VOBA	(42.7)	(28.4)	-	(47.6)	(3.9)	(122.6)	-	(0.1)	(122.7)
Interest expense	-	-	-	(0.2)	-	(0.2)	(43.3)	-	(43.5)
Total operating benefits and expenses	**(464.8)**	**(244.5)**	**(107.5)**	**(654.8)**	**(277.6)**	**(1,749.2)**	**(60.7)**	**(15.6)**	**(1,825.5)**
Operating earnings before income taxes	**132.1**	**59.5**	**41.1**	**40.0**	**34.1**	**306.8**	**(52.8)**	**18.0**	**272.0**

	Three Months Ended June 30, 2012								
	Retirement Solutions		Investment	Insurance Solutions		Ongoing Business	Corporate	Closed Blocks	Consolidated
	Retirement	Annuities	Management	Individual Life	Employee Benefits				
Operating revenues									
Net investment income and net realized gains (losses)	347.2	304.2	13.3	224.0	25.6	914.3	18.5	37.7	970.5
Fee income	173.6	8.2	114.1	288.0	15.5	599.4	-	-	599.4
Premiums	3.0	11.7	-	186.7	272.3	473.7	-	1.9	475.6
Other revenue	15.1	4.6	2.8	10.5	0.4	33.4	0.8	(0.7)	33.5
Total operating revenues	**538.9**	**328.7**	**130.2**	**709.2**	**313.8**	**2,020.8**	**19.3**	**38.9**	**2,079.0**
Operating benefits and expenses									
Interest credited and other benefits to contract owners/policyholders	(210.4)	(219.6)	-	(531.0)	(223.2)	(1,184.2)	5.7	(16.1)	(1,194.6)
Operating expenses	(207.6)	(31.1)	(99.0)	(95.4)	(57.6)	(490.7)	(19.2)	17.8	(492.1)
Net amortization of DAC/VOBA	(49.4)	(50.9)	-	(47.4)	(3.9)	(151.6)	(4.6)	(0.2)	(156.4)
Interest expense	(0.4)	(0.2)	-	(2.0)	-	(2.6)	(33.9)	(0.6)	(37.1)
Total operating benefits and expenses	**(467.8)**	**(301.8)**	**(99.0)**	**(675.8)**	**(284.7)**	**(1,829.1)**	**(52.0)**	**0.9**	**(1,880.2)**
Operating earnings before income taxes	**71.1**	**26.9**	**31.2**	**33.4**	**29.1**	**191.7**	**(32.7)**	**39.8**	**198.8**

ING U.S.
Operating Earnings by Segment

(in millions USD)

	Six Months Ended June 30, 2013								
	Retirement Solutions		Investment	Insurance Solutions		Ongoing Business	Corporate	Closed Blocks	Consolidated
	Retirement	Annuities	Management	Individual Life	Employee Benefits				
Operating revenues									
Net investment income and net realized gains (losses)	777.7	570.6	8.9	432.3	56.3	1,845.8	25.8	76.0	1,947.6
Fee income	372.8	21.1	254.0	556.8	31.6	1,236.3	-	-	1,236.3
Premiums	4.3	14.5	-	377.9	543.9	940.6	-	3.2	943.8
Other revenue	25.3	5.4	17.6	14.9	(2.0)	61.2	(0.8)	(0.1)	60.3
Total operating revenues	**1,180.1**	**611.6**	**280.5**	**1,381.9**	**629.8**	**4,083.9**	**25.0**	**79.1**	**4,188.0**
Operating benefits and expenses									
Interest credited and other benefits to contract owners/policyholders	(416.7)	(368.3)	-	(1,014.0)	(455.8)	(2,254.8)	1.9	(25.7)	(2,278.6)
Operating expenses	(414.0)	(63.2)	(209.3)	(185.5)	(120.5)	(992.5)	(43.6)	(13.8)	(1,049.9)
Net amortization of DAC/VOBA	(79.5)	(66.3)	-	(90.5)	(7.0)	(243.3)	(0.1)	(0.2)	(243.6)
Interest expense	-	-	-	(1.1)	-	(1.1)	(86.1)	-	(87.2)
Total operating benefits and expenses	**(910.2)**	**(497.8)**	**(209.3)**	**(1,291.1)**	**(583.3)**	**(3,491.7)**	**(127.9)**	**(39.7)**	**(3,659.3)**
Operating earnings before income taxes	**269.9**	**113.8**	**71.2**	**90.8**	**46.5**	**592.2**	**(102.9)**	**39.4**	**528.7**

	Six Months Ended June 30, 2012								
	Retirement Solutions		Investment	Insurance Solutions		Ongoing Business	Corporate	Closed Blocks	Consolidated
	Retirement	Annuities	Management	Individual Life	Employee Benefits				
Operating revenues									
Net investment income and net realized gains (losses)	735.3	633.2	18.7	471.0	57.3	1,915.5	32.4	88.8	2,036.7
Fee income	350.7	15.6	232.0	571.3	30.9	1,200.5	-	0.1	1,200.6
Premiums	3.5	23.5	-	366.1	540.7	933.8	-	4.2	938.0
Other revenue	29.8	7.6	10.1	12.8	(1.8)	58.5	1.1	(0.8)	58.8
Total operating revenues	**1,119.3**	**679.9**	**260.8**	**1,421.2**	**627.1**	**4,108.2**	**33.5**	**92.3**	**4,234.1**
Operating benefits and expenses									
Interest credited and other benefits to contract owners/policyholders	(418.8)	(461.5)	-	(1,035.8)	(457.2)	(2,373.3)	5.6	(40.5)	(2,408.2)
Operating expenses	(421.5)	(62.3)	(196.6)	(192.4)	(118.8)	(991.6)	(63.0)	13.8	(1,040.8)
Net amortization of DAC/VOBA	(83.2)	(92.5)	-	(98.0)	(6.4)	(280.1)	(4.7)	(0.3)	(285.1)
Interest expense	(0.8)	(0.3)	-	(6.6)	-	(7.7)	(52.5)	(1.2)	(61.4)
Total operating benefits and expenses	**(924.3)**	**(616.6)**	**(196.6)**	**(1,332.8)**	**(582.4)**	**(3,652.7)**	**(114.6)**	**(28.2)**	**(3,795.5)**
Operating earnings before income taxes	**195.0**	**63.3**	**64.2**	**88.4**	**44.7**	**455.6**	**(81.1)**	**64.1**	**438.6**

ING U.S.
Operating Revenues and Operating Earnings by Segment

(in millions USD)	Three Months Ended					Year-to-Date	
	6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	6/30/13	6/30/12
Operating Revenues							
Retirement	596.9	583.2	570.5	582.1	538.9	1,180.1	1,119.3
Annuities	304.0	307.6	317.4	309.7	328.7	611.6	679.9
Total Retirement Solutions	900.9	890.8	887.9	891.8	867.6	1,791.7	1,799.2
Investment Management	148.6	131.9	142.5	142.2	130.2	280.5	260.8
Individual Life	694.8	687.1	694.2	678.5	709.2	1,381.9	1,421.2
Employee Benefits	311.7	318.1	313.6	310.5	313.8	629.8	627.1
Total Insurance Solutions	1,006.5	1,005.2	1,007.8	989.0	1,023.0	2,011.7	2,048.3
Ongoing Business	**2,056.0**	**2,027.9**	**2,038.2**	**2,023.0**	**2,020.8**	**4,083.9**	**4,108.3**
Corporate	7.9	17.1	19.2	13.2	19.3	25.0	33.5
Total Closed Blocks	33.6	45.5	38.2	40.5	38.9	79.1	92.3
Total operating revenues	**2,097.5**	**2,090.5**	**2,095.6**	**2,076.7**	**2,079.0**	**4,188.0**	**4,234.1**
Operating Earnings							
Retirement	132.1	137.8	108.2	145.4	71.1	269.9	195.0
Annuities	59.5	54.3	6.3	32.6	26.9	113.8	63.3
Total Retirement Solutions	191.6	192.1	114.5	178.0	98.0	383.7	258.3
Investment Management	41.1	30.1	31.2	39.1	31.2	71.2	64.2
Individual Life	40.0	50.8	54.6	53.2	33.4	90.8	88.4
Employee Benefits	34.1	12.4	28.6	36.1	29.1	46.5	44.7
Total Insurance Solutions	74.1	63.2	83.2	89.3	62.5	137.3	133.1
Ongoing Business	**306.8**	**285.4**	**228.9**	**306.4**	**191.7**	**592.2**	**455.6**
Corporate	(52.8)	(50.1)	(43.6)	(57.6)	(32.7)	(102.9)	(81.1)
Total Closed Blocks	18.0	21.4	23.8	21.8	39.8	39.4	64.1
Total operating earnings before income taxes	**272.0**	**256.7**	**209.1**	**270.6**	**198.8**	**528.7**	**438.6**
Closed Block Variable Annuity	(338.4)	(477.1)	(167.3)	0.8	381.9	(815.5)	(525.8)
Net investment gains (losses) and related charges and adjustments	0.8	41.8	54.7	207.9	132.6	42.6	192.9
Net guaranteed benefit hedging gains (losses) and related charges and adjustments	32.4	3.1	(16.7)	20.6	(44.1)	35.5	93.3
Other non-operating*	(42.0)	(38.8)	(187.9)	(126.0)	183.9	(80.8)	141.2
Total adjustments	**(347.2)**	**(471.0)**	**(317.2)**	**103.3**	**654.3**	**(818.2)**	**(98.4)**
Income (loss) before income taxes	**(75.2)**	**(214.3)**	**(108.1)**	**373.9**	**853.1**	**(289.5)**	**340.2**
Less: Income tax expense (benefit)	10.1	11.2	(1.2)	(12.9)	1.0	21.3	8.9
Net income (loss)	**(85.3)**	**(225.5)**	**(106.9)**	**386.8**	**852.1**	**(310.8)**	**331.3**
Net income (loss) attributable to noncontrolling interest	(3.1)	(13.5)	(84.2)	20.3	217.7	(16.6)	202.1
Net income (loss) available to ING U.S. Inc.'s common shareholders	**(82.2)**	**(212.0)**	**(22.7)**	**366.5**	**634.4**	**(294.2)**	**129.2**

Income (loss) related to businesses exited through reinsurance or divestment; income (loss) attributable to non-controlling interests; immediate recognition of actuarial gains (losses) related to pension and other post-employment benefit obligations and any impact of plan amendments; and other items, including restructuring expenses (severance, lease write-offs, etc.), integration expenses related to the Company's acquisition of CitiStreet and certain third-party expenses and deal incentives related to the anticipated divestment of the Company by ING Group

ING U.S.
Adjusted Operating Earnings by Segment

(in millions USD)	Three Months Ended					Year-to-Date	
	6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	6/30/13	6/30/12
Operating Earnings							
Retirement	132.1	137.8	108.2	145.4	71.1	269.9	195.0
Annuities	59.5	54.3	6.3	32.6	26.9	113.8	63.3
Total Retirement Solutions	191.6	192.1	114.5	178.0	98.0	383.7	258.3
Investment Management	41.1	30.1	31.2	39.1	31.2	71.2	64.2
Individual Life	40.0	50.8	54.6	53.2	33.4	90.8	88.4
Employee Benefits	34.1	12.4	28.6	36.1	29.1	46.5	44.7
Total Insurance Solutions	74.1	63.2	83.2	89.3	62.5	137.3	133.1
Ongoing Business	**306.8**	**285.4**	**228.9**	**306.4**	**191.7**	**592.2**	**455.6**
Corporate	(52.8)	(50.1)	(43.6)	(57.6)	(32.7)	(102.9)	(81.1)
Total Closed Blocks	18.0	21.4	23.8	21.8	39.8	39.4	64.1
Total operating earnings before income taxes	**272.0**	**256.7**	**209.1**	**270.6**	**198.8**	**528.7**	**438.6**
Adjustments to operating earnings							
Retirement	(1.4)	3.0	(8.9)	14.9	(55.1)	1.6	(31.5)
Annuities	9.9	7.0	(44.4)	(13.2)	(27.1)	16.9	(39.8)
Total Retirement Solutions	8.5	10.0	(53.3)	1.7	(82.2)	18.5	(71.3)
Investment Management	-	-	-	-	2.2	-	2.2
Individual Life	(4.9)	(2.7)	4.6	8.6	(3.3)	(7.6)	5.0
Employee Benefits	-	-	-	0.6	(3.8)	-	(0.5)
Total Insurance Solutions	(4.9)	(2.7)	4.6	9.2	(7.1)	(7.6)	4.5
Ongoing Business	**3.6**	**7.3**	**(48.7)**	**10.9**	**(87.1)**	**10.9**	**(64.6)**
Corporate	(43.2)	(41.9)	(39.2)	(39.8)	(32.1)	(85.1)	(48.8)
Total Closed Blocks	-	-	-	-	(10.1)	-	(5.8)
Total adjustments to operating earnings	**(39.6)**	**(34.6)**	**(87.9)**	**(28.9)**	**(129.3)**	**(74.2)**	**(119.2)**
Adjusted Operating Earnings							
Retirement	133.5	134.8	117.1	130.5	126.2	268.3	226.5
Annuities	49.6	47.3	50.7	45.8	54.0	96.9	103.1
Total Retirement Solutions	183.1	182.1	167.8	176.3	180.2	365.2	329.6
Investment Management	41.1	30.1	31.2	39.1	29.0	71.2	62.0
Individual Life	44.9	53.5	50.0	44.6	36.7	98.4	83.4
Employee Benefits	34.1	12.4	28.6	35.5	32.9	46.5	45.2
Total Insurance Solutions	79.0	65.9	78.6	80.1	69.6	144.9	128.6
Ongoing Business	**303.2**	**278.1**	**277.6**	**295.5**	**278.8**	**581.3**	**520.2**
Corporate	(9.6)	(8.2)	(4.4)	(17.8)	(0.6)	(17.8)	(32.3)
Total Closed Blocks	18.0	21.4	23.8	21.8	49.9	39.4	69.9
Total adjusted operating earnings before interest and income taxes	**311.6**	**291.3**	**297.0**	**299.5**	**328.1**	**602.9**	**557.8**

ING U.S.
DAC/VOBA Segment Trends

(in millions USD)	Three Months Ended 6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	Year-to-Date 6/30/13	6/30/12
Retirement							
Balance as of beginning-of-period	843.1	712.4	667.6	849.5	949.6	712.4	987.2
Deferrals of commissions and expenses	25.8	28.3	34.6	32.8	30.1	54.1	60.6
Amortization:							
Operating	(41.3)	(39.8)	(35.7)	(43.1)	(44.3)	(81.1)	(81.9)
Non-Operating	17.8	(2.5)	(7.6)	(7.3)	(33.3)	15.3	(70.2)
Unlocking:							
Operating	(1.4)	3.0	(8.9)	15.9	(5.1)	1.6	(1.2)
Non-Operating	15.4	16.1	19.0	24.2	16.1	31.5	36.7
Change in unrealized capital gains/losses	418.9	125.6	43.4	(204.4)	(63.7)	544.5	(81.7)
Balance as of End-of-Period	**1,278.3**	**843.1**	**712.4**	**667.6**	**849.5**	**1,278.3**	**849.5**
Annuities							
Balance as of beginning-of-period	292.4	260.7	295.8	418.5	496.9	260.7	606.6
Deferrals of commissions and expenses	20.8	17.4	22.2	24.1	27.0	38.2	50.7
Amortization:							
Operating	(38.5)	(44.8)	(43.9)	(31.7)	(42.2)	(83.3)	(63.6)
Non-Operating	(21.8)	(9.7)	4.5	(31.4)	(20.4)	(31.5)	(28.1)
Unlocking:							
Operating	9.9	7.0	(44.4)	(12.9)	(8.6)	16.9	(28.9)
Non-Operating	8.0	6.5	1.8	6.7	4.3	14.5	2.9
Change in unrealized capital gains/losses	247.8	55.3	24.7	(77.5)	(38.6)	303.1	(121.1)
Balance as of End-of-Period	**518.6**	**292.4**	**260.7**	**295.8**	**418.5**	**518.6**	**418.5**
Individual Life							
Balance as of beginning-of-period	2,247.2	2,127.6	2,067.4	2,088.1	2,240.7	2,127.6	2,067.8
Deferrals of commissions and expenses	50.1	52.8	69.6	81.4	98.5	102.9	194.0
Amortization:							
Operating	(48.4)	(44.9)	(57.2)	(60.2)	(47.4)	(93.3)	(95.0)
Non-Operating	(2.2)	(3.5)	(0.6)	(65.0)	(11.4)	(5.7)	(13.6)
Unlocking:							
Operating	0.9	3.0	9.8	43.5	(0.3)	3.9	(3.3)
Non-Operating	(0.8)	(0.6)	(0.3)	30.3	1.9	(1.4)	0.3
Change in unrealized capital gains/losses	391.4	112.8	38.8	(50.6)	(193.9)	504.2	(62.1)
Balance as of End-of-Period	**2,638.2**	**2,247.2**	**2,127.6**	**2,067.4**	**2,088.1**	**2,638.2**	**2,088.1**
Other (1)							
Balance as of beginning-of-period	104.1	102.6	100.6	102.4	106.4	102.6	104.3
Deferrals of commissions and expenses	6.1	5.5	5.3	5.2	6.0	11.6	11.1
Amortization:							
Operating	(6.8)	(3.3)	(3.4)	(5.8)	(8.7)	(10.1)	(12.7)
Non-Operating	-	-	-	-	-	-	-
Unlocking:							
Operating	-	-	-	-	-	-	-
Non-Operating	-	-	-	-	-	-	-
Change in unrealized capital gains/losses	2.3	(0.7)	-	(1.2)	(1.3)	1.6	(0.4)
Balance as of End-of-Period	**105.7**	**104.1**	**102.6**	**100.6**	**102.4**	**105.7**	**102.3**
Closed Block Variable Annuity							
Balance as of beginning-of-period	532.8	453.0	492.3	479.8	575.8	453.0	586.4
Deferrals of commissions and expenses	4.3	3.9	4.0	3.3	4.2	8.2	8.5
Amortization:							
Operating	-	-	-	-	-	-	-
Non-Operating	(15.5)	(14.8)	(14.8)	(15.4)	(14.7)	(30.3)	(29.9)
Unlocking:							
Operating	-	-	-	-	-	-	-
Non-Operating	(1.8)	(0.2)	0.2	2.9	(1.6)	(2.0)	(1.4)
Change in unrealized capital gains/losses	(0.1)	90.9	(28.7)	21.7	(83.8)	90.8	(83.8)
Balance as of End-of-Period	**519.7**	**532.8**	**453.0**	**492.3**	**479.8**	**519.7**	**479.8**
Total US							
Balance as of beginning-of-period	4,019.6	3,656.3	3,623.8	3,938.2	4,369.5	3,656.3	4,352.3
Deferrals of commissions and expenses	107.1	107.9	135.8	146.8	165.8	215.0	324.9
Amortization:							
Operating	(135.0)	(132.8)	(140.2)	(140.8)	(142.6)	(267.8)	(253.2)
Non-Operating	(21.7)	(30.5)	(18.5)	(119.1)	(79.8)	(52.2)	(141.8)
Unlocking:							
Operating	9.4	13.0	(43.5)	46.5	(14.0)	22.4	(33.4)
Non-Operating	20.8	21.8	20.7	64.1	20.7	42.6	38.5
Change in unrealized capital gains/losses	1,060.3	383.9	78.2	(311.9)	(381.3)	1,444.2	(349.1)
Balance as of End-of-Period	**5,060.5**	**4,019.6**	**3,656.3**	**3,623.8**	**3,938.2**	**5,060.5**	**3,938.2**

(1) Employee Benefits, Asset Management, Other Closed Blocks

ING U.S.
Consolidated Capital Structure

(in millions USD)	Balances as of 6/30/13	3/31/13	12/31/12	9/30/12	6/30/12
Financial Debt					
Commercial paper	-	4.0	192.0	299.2	589.6
Senior bonds	3,249.4	2,499.0	1,500.3	1,500.1	650.3
Loans from ING Verzekeringen N.V.	150.0	500.0	500.0	500.0	500.0
Loans from consolidated subs	279.0	274.4	261.1	164.0	189.0
Bank revolver	-	-	-	-	500.0
Bank term loan	-	425.0	1,350.0	1,425.0	1,500.0
Other debt	4.9	4.9	4.9	4.9	4.9
Total Debt	**3,683.3**	**3,707.3**	**3,808.3**	**3,893.2**	**3,933.8**
Equity					
Total common equity	10,383.8	9,938.3	10,164.2	10,209.0	9,820.3
Accumulated other comprehensive income (AOCI)	2,087.8	3,452.8	3,710.7	3,701.5	3,021.5
Total ING U.S. Inc. Shareholders' Equity	**12,471.6**	**13,391.1**	**13,874.9**	**13,910.5**	**12,841.8**
Total Equity (Excluding AOCI)	**10,383.8**	**9,938.3**	**10,164.2**	**10,209.0**	**9,820.3**
Capital					
Total Capitalization	**16,154.9**	**17,098.4**	**17,683.2**	**17,803.7**	**16,775.6**
Total Capitalization (Excluding AOCI)	**14,067.1**	**13,645.6**	**13,972.5**	**14,102.2**	**13,754.1**
Debt to Capital					
Debt to Capital	**22.8%**	**21.7%**	**21.5%**	**21.9%**	**23.4%**
Debt to Capital (Excluding AOCI)	**26.2%**	**27.2%**	**27.3%**	**27.6%**	**28.6%**

ING U.S.
Consolidated Assets Under Management/Assets Under Administration

(in millions USD)

Balances as of June 30, 2013	General Account	Separate Account	Institutional/ Mutual Funds	Total AUM - Assets Under Management	AUA - Assets Under Administration	Total AUM + AUA
Retirement [1]	27,700.9	52,609.7	16,166.5	96,477.1	220,739.5	317,216.6
Annuities [2]	22,647.3	770.0	2,816.2	26,233.5	-	26,233.5
Retirement Solutions	**50,348.2**	**53,379.7**	**18,982.7**	**122,710.6**	**220,739.5**	**343,450.1**
Investment Management	**80,275.3**	**41,999.6**	**68,048.9**	**190,323.8**	**55,294.2**	**245,618.0**
Insurance						
Individual Life [3]	13,190.7	2,487.0	-	15,677.7	-	15,677.7
Employee Benefits	1,747.3	14.8	-	1,762.1	-	1,762.1
Insurance Solutions	**14,938.0**	**2,501.8**	**-**	**17,439.8**	**-**	**17,439.8**
Eliminations	**(70,852.0)**	**(37,674.9)**	**(8,624.0)**	**(117,150.9)**	**(55,294.2)**	**(172,445.1)**
Total Ongoing Business	**74,709.5**	**60,206.2**	**78,407.6**	**213,323.3**	**220,739.5**	**434,062.8**
Closed Block Variable Annuity	1,336.6	42,022.7	-	43,359.3	-	43,359.3
Closed Block Institutional Spread Products	3,685.4	-	-	3,685.4	-	3,685.4
Closed Block Other	543.8	-	-	543.8	-	543.8
Total AUM and AUA	**80,275.3**	**102,228.9**	**78,407.6**	**260,911.8**	**220,739.5**	**481,651.3**

(1) Retirement AUM include wrapped funds as well as unwrapped IIM-managed funds
(2) Annuities AUM includes Payout annuities
(3) Individual Life AUM includes assets backing interest and non-interest sensitive products

ING U.S.
Retirement Sources of Operating Earnings

(in millions USD)	Three Months Ended 6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	Year-to-Date 6/30/13	6/30/12
Sources of operating earnings before income taxes:							
Investment spread and other investment income	179.5	183.3	169.1	175.1	145.7	362.8	329.3
Fee based margin	205.5	199.0	198.0	196.3	190.0	404.5	381.7
Net underwriting gain (loss) and other revenue	(3.0)	(6.0)	(10.5)	(1.5)	(5.7)	(9.0)	(12.0)
Administrative expenses	(174.6)	(170.0)	(170.8)	(167.3)	(177.8)	(344.6)	(357.4)
Trail commissions	(31.9)	(29.9)	(31.1)	(27.9)	(28.0)	(61.8)	(57.1)
DAC/VOBA and other intangibles amortization, excluding unlocking	(42.0)	(41.6)	(37.6)	(45.2)	(48.1)	(83.6)	(88.3)
DAC/VOBA and other intangibles unlocking	(1.4)	3.0	(8.9)	15.9	(5.0)	1.6	(1.2)
Operating earnings before income taxes	**132.1**	**137.8**	**108.2**	**145.4**	**71.1**	**269.9**	**195.0**
Gross investment income							
Fixed income	364.7	356.3	370.7	360.3	365.1	721.0	713.1
Limited partnership income	1.9	2.3	(2.0)	(0.3)	7.1	4.2	5.7
Prepayment fee income	7.9	10.2	1.1	6.0	5.7	18.1	10.6
Total gross investment income	**374.5**	**368.8**	**369.8**	**366.0**	**377.9**	**743.3**	**729.4**
Investment expenses	(14.7)	(14.2)	(14.7)	(13.2)	(13.2)	(28.9)	(27.0)
Credited interest	(203.6)	(199.9)	(204.7)	(201.1)	(197.4)	(403.5)	(394.4)
Net margin	**156.2**	**154.7**	**150.5**	**151.7**	**167.3**	**310.9**	**308.0**
Other investment income*	23.3	28.6	18.5	23.3	(21.6)	51.9	21.3
Investment spread and other investment income	**179.5**	**183.3**	**169.1**	**175.1**	**145.7**	**362.8**	**329.3**
Fee based margin							
Fee based margin - excluding Recordkeeping	145.3	139.2	135.6	133.2	130.1	284.5	261.9
Fee based margin - Recordkeeping	60.3	59.8	62.2	63.1	59.9	120.1	119.8
Fee based margin	**205.5**	**199.0**	**198.0**	**196.3**	**190.0**	**404.5**	**381.7**
Recordkeeping							
Revenue	60.3	59.8	62.2	63.1	59.9	120.1	119.8
Expenses	(53.7)	(53.1)	(56.0)	(56.7)	(57.5)	(106.8)	(115.2)
Operating earnings - Recordkeeping	**6.6**	**6.7**	**6.2**	**6.4**	**2.4**	**13.3**	**4.6**

* Includes investment income on assets backing surplus that has been allocated from the corporate segment and income from policy loans

ING U.S.
Retirement Operating Earnings

(in millions USD)	Three Months Ended 6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	Year-to-Date 6/30/13	6/30/12
Operating revenues							
Net investment income and net realized gains (losses)	388.8	388.9	380.1	384.5	347.2	777.7	735.3
Fee income	189.0	183.8	182.7	181.6	173.6	372.8	350.7
Premiums	3.8	0.5	0.9	0.5	3.0	4.3	3.5
Other revenue	15.3	10.0	6.8	15.5	15.1	25.3	29.8
Total operating revenues	**596.9**	**583.2**	**570.5**	**582.1**	**538.9**	**1,180.1**	**1,119.3**
Operating benefits and expenses							
Interest credited and other benefits to contract owners/policyholders	(212.1)	(204.6)	(212.9)	(210.5)	(210.4)	(416.7)	(418.8)
Operating expenses	(210.0)	(204.0)	(204.6)	(198.8)	(207.6)	(414.0)	(421.5)
Net amortization of DAC/VOBA	(42.7)	(36.8)	(44.7)	(27.1)	(49.4)	(79.5)	(83.2)
Interest expense	-	-	(0.1)	(0.3)	(0.4)	-	(0.8)
Total operating benefits and expenses	**(464.8)**	**(445.4)**	**(462.3)**	**(436.7)**	**(467.8)**	**(910.2)**	**(924.3)**
Operating earnings before income taxes	**132.1**	**137.8**	**108.2**	**145.4**	**71.1**	**269.9**	**195.0**

ING U.S.
Retirement AUM/AUA

(in millions USD)	6/30/13	3/31/13	12/31/12	9/30/12	6/30/12
	Balances as of				
Assets under management by product group					
Corporate market	35,916.3	35,441.2	33,265.9	32,609.4	31,143.9
Tax exempt market	49,451.5	49,269.4	46,986.1	46,226.6	44,705.9
Total full service plans	85,367.8	84,710.6	80,252.0	78,836.0	75,849.8
Stable value	8,406.9	8,279.7	7,792.1	6,473.1	6,137.5
Individual market	2,702.4	2,612.0	2,427.1	2,359.4	2,227.1
Total AUM	**96,477.1**	**95,602.3**	**90,471.2**	**87,668.5**	**84,214.4**
AUA	220,739.5	223,034.6	213,675.5	215,513.6	209,881.4
Total AUM and AUA	**317,216.6**	**318,636.9**	**304,146.7**	**303,182.1**	**294,095.8**
Assets under management by fund group					
General account	27,700.9	27,387.8	27,222.6	26,634.6	26,109.1
Guaranteed separate account	8,027.0	8,287.8	8,273.9	7,315.8	7,030.7
Non-guaranteed separate account	44,582.7	44,229.0	41,151.5	40,589.4	38,683.8
Mutual Funds/Institutional Funds	16,166.5	15,697.7	13,823.2	13,128.7	12,390.8
Total AUM	**96,477.1**	**95,602.3**	**90,471.2**	**87,668.5**	**84,214.4**
AUA	220,739.5	223,034.6	213,675.5	215,513.6	209,881.4
Total AUM and AUA	**317,216.6**	**318,636.9**	**304,146.7**	**303,182.1**	**294,095.8**

ING U.S.
Retirement AUM Rollforward

	Three Months Ended					Year-to-Date	
(in millions USD)	6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	6/30/13	6/30/12
Full service - Corporate market							
Assets under management, beginning of period	35,441.2	33,265.9	32,609.4	31,143.9	31,680.7	33,265.9	29,134.4
Transfer/Single deposits	529.6	689.7	739.7	529.3	519.8	1,219.3	1,007.1
Recurring deposits	918.4	1,021.7	781.0	840.9	839.7	1,940.1	1,842.4
Deposits	1,448.0	1,711.4	1,520.7	1,370.2	1,359.5	3,159.4	2,849.5
Surrenders, benefits, and product charges	(1,190.4)	(1,332.5)	(1,319.1)	(1,262.2)	(1,079.1)	(2,522.9)	(2,418.5)
Net Flows	257.6	378.9	201.6	108.0	280.4	636.5	431.0
Interest credited and investment performance	217.5	1,796.4	455.0	1,357.4	(817.2)	2,013.9	1,578.5
Assets under management, end of period	**35,916.3**	**35,441.2**	**33,265.9**	**32,609.4**	**31,143.9**	**35,916.3**	**31,143.9**
Full service - Tax exempt market							
Assets under management, beginning of period	49,269.4	46,986.1	46,226.6	44,705.9	45,304.0	46,986.1	42,691.3
Transfer/Single deposits	356.0	642.0	410.5	388.3	278.7	998.0	559.4
Recurring deposits	805.6	772.9	740.5	686.5	770.0	1,578.5	1,548.4
Deposits	1,161.6	1,414.9	1,151.0	1,074.8	1,048.7	2,576.5	2,107.8
Surrenders, benefits, and product charges	(1,261.9)	(962.7)	(903.3)	(990.7)	(1,006.7)	(2,224.6)	(1,876.4)
Net Flows	(100.3)	452.2	247.7	84.1	42.0	351.9	231.4
Interest credited and investment performance	282.4	1,831.1	511.9	1,436.6	(640.1)	2,113.5	1,783.2
Assets under management, end of period	**49,451.5**	**49,269.4**	**46,986.1**	**46,226.6**	**44,705.9**	**49,451.5**	**44,705.9**
Stable value [1]							
Assets under management, beginning of period	8,279.7	7,792.1	6,473.1	6,137.5	5,838.4	7,792.1	5,560.9
Transfer/Single deposits	207.9	518.7	1,320.1	268.6	354.2	726.6	651.4
Recurring deposits	195.3	71.3	61.8	41.0	94.4	266.6	255.1
Deposits	403.2	590.0	1,381.9	309.6	448.6	993.2	906.5
Surrenders, benefits, and product charges	(212.4)	(108.9)	(97.1)	(69.1)	(210.1)	(321.3)	(460.1)
Net Flows	190.8	481.1	1,284.8	240.5	238.5	671.9	446.4
Interest credited and investment performance	(63.6)	6.6	34.3	95.2	60.6	(57.0)	130.2
Assets under management, end of period	**8,406.9**	**8,279.7**	**7,792.1**	**6,473.1**	**6,137.5**	**8,406.9**	**6,137.5**
Individual market							
Assets under management, beginning of period	2,612.0	2,427.1	2,359.4	2,227.1	2,256.7	2,427.1	2,091.1
Transfer/Single deposits	14.6	14.2	72.4	126.5	95.5	28.8	230.3
Recurring deposits	0.5	0.4	0.1	0.1	0.3	0.9	0.5
Deposits	15.1	14.6	72.5	126.6	95.8	29.7	230.8
Surrenders, benefits, and product charges	78.3	92.6	(25.0)	(51.3)	(100.0)	170.9	(163.4)
Net Flows	93.4	107.2	47.5	75.3	(4.2)	200.6	67.4
Interest credited and investment performance	(3.0)	77.6	20.3	57.0	(25.5)	74.6	68.6
Assets under management, end of period	**2,702.4**	**2,612.0**	**2,427.1**	**2,359.4**	**2,227.1**	**2,702.4**	**2,227.1**
Total AUM [2]							
Assets under management, beginning of period	95,602.3	90,471.2	87,668.5	84,214.4	85,079.8	90,471.2	79,477.7
Transfer/Single deposits	1,108.1	1,864.6	2,542.6	1,312.7	1,248.2	2,972.7	2,448.3
Recurring deposits	1,919.9	1,866.3	1,583.4	1,568.5	1,704.4	3,786.2	3,646.4
Deposits	3,028.0	3,730.9	4,126.0	2,881.2	2,952.6	6,758.9	6,094.7
Surrenders, benefits, and product charges	(2,586.4)	(2,311.5)	(2,344.6)	(2,373.3)	(2,395.8)	(4,897.9)	(4,918.3)
Net Flows	441.6	1,419.4	1,781.4	507.9	556.8	1,861.0	1,176.4
Interest credited and investment performance	433.2	3,711.7	1,021.5	2,946.1	(1,422.2)	4,144.9	3,560.3
Assets under management, end of period	**96,477.1**	**95,602.3**	**90,471.2**	**87,668.5**	**84,214.4**	**96,477.1**	**84,214.4**

[1] Where ING U.S. is the Investment Manager
[2] Excludes Recordkeeping and Stable Value where ING U.S. is not the Investment Manager

ING U.S.
Annuities Sources of Operating Earnings

(in millions USD)	Three Months Ended 6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	Year-to-Date 6/30/13	6/30/12
Sources of operating earnings before income taxes:							
Investment spread and other investment income	115.4	113.4	118.8	106.6	102.9	228.8	213.4
Fee based margin	11.3	10.5	10.1	9.3	8.4	21.8	17.0
Net underwriting gain (loss) and other revenue	4.4	7.2	5.6	2.2	3.9	11.6	7.0
Administrative expenses	(23.2)	(21.9)	(21.7)	(23.5)	(22.3)	(45.1)	(44.9)
Trail commissions	(8.6)	(8.8)	(8.4)	(8.2)	(8.0)	(17.4)	(16.3)
DAC/VOBA and other intangibles amortization, excluding unlocking	(49.7)	(53.1)	(53.7)	(40.9)	(49.4)	(102.8)	(84.0)
DAC/VOBA and other intangibles unlocking	9.9	7.0	(44.4)	(12.9)	(8.6)	16.9	(28.9)
Operating earnings before income taxes	**59.5**	**54.3**	**6.3**	**32.6**	**26.9**	**113.8**	**63.3**
Gross investment income							
Fixed income	258.3	267.6	278.5	273.4	295.1	526.0	592.2
Limited partnership income	5.1	1.6	0.7	0.7	7.1	6.7	7.8
Prepayment fee income	11.1	5.8	10.1	5.3	7.8	16.9	13.7
Total gross investment income	**274.5**	**275.0**	**289.3**	**279.4**	**310.0**	**549.6**	**613.7**
Investment expenses	(11.2)	(10.9)	(11.4)	(11.2)	(9.6)	(22.0)	(21.6)
Credited interest	(167.8)	(173.7)	(179.7)	(184.7)	(201.8)	(341.5)	(418.7)
Net margin	**95.5**	**90.4**	**98.2**	**83.5**	**98.6**	**186.1**	**173.4**
Other investment income*	19.9	22.9	20.6	23.2	4.2	42.7	40.0
Investment spread and other investment income	**115.4**	**113.4**	**118.8**	**106.6**	**102.9**	**228.8**	**213.4**

* Includes investment income on assets backing surplus that has been allocated from the corporate segment, as well as income from policy loans.

ING U.S.
Annuities Operating Earnings

(in millions USD)	Three Months Ended 6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	Year-to-Date 6/30/13	6/30/12
Operating revenues							
Net investment income and net realized gains (losses)	283.5	287.1	298.4	291.7	304.2	570.6	633.2
Fee income	11.2	9.9	10.4	9.5	8.2	21.1	15.6
Premiums	6.7	7.8	6.3	6.1	11.7	14.5	23.5
Other revenue	2.6	2.8	2.3	2.4	4.6	5.4	7.6
Total operating revenues	**304.0**	**307.6**	**317.4**	**309.7**	**328.7**	**611.6**	**679.9**
Operating benefits and expenses							
Interest credited and other benefits to contract owners/policyholders	(183.9)	(184.4)	(192.3)	(200.3)	(219.6)	(368.3)	(461.5)
Operating expenses	(32.2)	(31.0)	(30.3)	(32.1)	(31.1)	(63.2)	(62.3)
Net amortization of DAC/VOBA	(28.4)	(37.9)	(88.4)	(44.6)	(50.9)	(66.3)	(92.5)
Interest expense	-	-	(0.1)	(0.1)	(0.2)	-	(0.3)
Total operating benefits and expenses	**(244.5)**	**(253.3)**	**(311.1)**	**(277.1)**	**(301.8)**	**(497.8)**	**(616.6)**
Operating earnings before income taxes	**59.5**	**54.3**	**6.3**	**32.6**	**26.9**	**113.8**	**63.3**

(in millions USD)	Balances as of 6/30/13	3/31/13	12/31/12	9/30/12	6/30/12
Assets Under Management					
Fixed single year	4,104.1	4,204.7	4,273.7	4,367.6	4,435.1
Fixed multi-year	3,748.6	3,853.0	3,949.3	4,133.7	4,574.0
Indexed	12,362.8	12,255.3	12,209.2	12,167.0	12,122.8
SPIA & Payout	2,762.9	2,794.8	2,806.6	2,851.1	2,847.5
Other annuities	438.9	444.7	428.7	440.8	425.1
Mutual funds	2,816.2	2,675.5	2,433.6	2,291.7	2,092.2
Total AUM	**26,233.5**	**26,228.0**	**26,101.1**	**26,251.9**	**26,496.7**
Assets Under Management					
General account	22,647.3	22,772.4	22,915.8	23,185.7	23,656.1
Separate account	770.0	780.1	751.7	774.5	748.4
Mutual funds	2,816.2	2,675.5	2,433.6	2,291.7	2,092.2
Total AUM	**26,233.5**	**26,228.0**	**26,101.1**	**26,251.9**	**26,496.7**

ING U.S.
Annuities AUM Rollforward

(in millions USD)	Three Months Ended 6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	Year-to-Date 6/30/13	6/30/12
Annual Reset Annuities/Multi-Year Guaranteed Annuities							
Assets Under Management, beginning of period	8,057.7	8,222.9	8,501.3	9,009.1	10,151.2	8,222.9	10,599.1
Deposits	16.5	12.2	17.3	10.1	16.2	28.7	34.2
Surrenders, benefits, and product charges	(300.6)	(254.0)	(376.9)	(602.9)	(1,256.1)	(554.6)	(1,832.7)
Net cash flow	(284.1)	(241.8)	(359.6)	(592.8)	(1,239.9)	(525.9)	(1,798.5)
Interest credited and investment performance	79.1	76.6	81.2	85.0	97.8	155.7	208.5
Assets Under Management, end of period	**7,852.7**	**8,057.7**	**8,222.9**	**8,501.3**	**9,009.1**	**7,852.7**	**9,009.1**
Fixed Indexed Annuities							
Assets Under Management, beginning of period	12,255.3	12,209.2	12,167.0	12,122.8	12,111.8	12,209.2	12,080.9
Deposits	286.7	245.9	285.0	296.7	313.1	532.5	608.7
Surrenders, benefits, and product charges	(332.8)	(288.9)	(341.2)	(355.2)	(371.6)	(621.8)	(695.6)
Net cash flow	(46.2)	(43.1)	(56.1)	(58.5)	(58.5)	(89.2)	(86.9)
Interest credited and investment performance	153.7	89.1	98.4	102.7	69.5	242.8	128.8
Assets Under Management, end of period	**12,362.8**	**12,255.3**	**12,209.2**	**12,167.0**	**12,122.8**	**12,362.8**	**12,122.8**
SPIA & Payout							
Assets Under Management, beginning of period	2,794.8	2,806.6	2,851.0	2,847.5	2,850.3	2,806.6	2,831.0
Deposits	37.2	39.8	38.7	57.4	85.1	77.0	146.9
Surrenders, benefits, and product charges	(107.7)	(101.0)	(112.7)	(109.5)	(109.4)	(208.7)	(218.7)
Net cash flow	(70.5)	(61.3)	(74.0)	(52.1)	(24.3)	(131.8)	(71.8)
Interest credited and investment performance	38.5	49.5	29.6	55.6	21.5	88.0	88.3
Assets Under Management, end of period	**2,762.9**	**2,794.8**	**2,806.6**	**2,851.0**	**2,847.5**	**2,762.9**	**2,847.5**
Mutual Fund Custodial							
Assets Under Management, beginning of period	2,675.5	2,433.5	2,291.7	2,092.2	2,026.9	2,433.5	1,761.3
Deposits	283.1	255.4	213.6	202.8	217.3	538.5	436.1
Surrenders, benefits, and product charges	(114.2)	(115.3)	(106.9)	(97.1)	(102.7)	(229.5)	(187.6)
Net cash flow	168.9	140.1	106.7	105.7	114.7	309.0	248.6
Interest credited and investment performance	(28.1)	101.8	35.1	93.7	(49.4)	73.7	82.3
Assets Under Management, end of period	**2,816.2**	**2,675.5**	**2,433.5**	**2,291.7**	**2,092.2**	**2,816.2**	**2,092.2**
Other Annuities							
Assets Under Management, beginning of period	444.7	428.7	440.8	425.1	452.4	428.7	417.8
Deposits	1.1	1.6	1.2	1.0	2.1	2.7	4.0
Surrenders, benefits, and product charges	(13.0)	(15.8)	(14.7)	(10.7)	(11.3)	(28.8)	(24.2)
Net cash flow	(11.8)	(14.3)	(13.5)	(9.7)	(9.2)	(26.1)	(20.2)
Interest credited and investment performance	6.1	30.3	1.4	25.4	(18.1)	36.3	27.5
Assets Under Management, end of period	**438.9**	**444.7**	**428.7**	**440.8**	**425.1**	**438.9**	**425.1**
Annuities - Total							
Assets Under Management, beginning of period	26,228.0	26,101.1	26,251.9	26,496.7	27,592.6	26,101.1	27,690.2
Deposits	624.6	554.8	555.7	567.9	633.9	1,179.4	1,230.0
Surrenders, benefits, and product charges	(868.3)	(775.1)	(951.8)	(1,175.0)	(1,851.1)	(1,643.4)	(2,958.8)
Net cash flow	(243.7)	(220.3)	(396.1)	(607.1)	(1,217.2)	(464.0)	(1,728.8)
Interest credited and investment performance	249.2	347.3	245.2	362.2	121.3	596.4	535.3
Assets Under Management, end of period	**26,233.5**	**26,228.0**	**26,101.1**	**26,251.9**	**26,496.7**	**26,233.5**	**26,496.7**

ING U.S.
Investment Management Sources of Operating Earnings

(in millions USD)	Three Months Ended 6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	Year-to-Date 6/30/13	6/30/12
Sources of operating earnings before income taxes:							
Investment capital and other investment income	6.2	2.6	5.3	16.7	12.7	8.8	17.9
Fee based margin	142.4	129.3	137.2	125.5	117.5	271.7	242.9
Administrative expenses	(107.5)	(101.8)	(111.3)	(103.1)	(99.0)	(209.3)	(196.6)
Operating earnings before income taxes	**41.1**	**30.1**	**31.2**	**39.1**	**31.2**	**71.2**	**64.2**

ING U.S.
Investment Management Operating Earnings

(in millions USD)	Three Months Ended 6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	Year-to-Date 6/30/13	6/30/12
Operating revenues							
Net investment income and net realized gains (losses)	6.1	2.8	5.6	17.3	13.3	8.9	18.7
Fee income	132.3	121.7	122.6	120.1	114.1	254.0	232.0
Other revenue	10.2	7.4	14.3	4.8	2.8	17.6	10.1
Total operating revenues	**148.6**	**131.9**	**142.5**	**142.2**	**130.2**	**280.5**	**260.8**
Operating benefits and expenses							
Operating expenses	(107.5)	(101.8)	(111.3)	(103.1)	(99.0)	(209.3)	(196.6)
Total operating benefits and expenses	**(107.5)**	**(101.8)**	**(111.3)**	**(103.1)**	**(99.0)**	**(209.3)**	**(196.6)**
Operating earnings before income taxes	**41.1**	**30.1**	**31.2**	**39.1**	**31.2**	**71.2**	**64.2**

ING U.S.
Investment Management Key Metrics

(in millions USD)	Balances as of					Balances as of	
	6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	6/30/13	6/30/12
Client Assets by Source:							
External clients							
Investment Management sourced	60,643.9	58,002.1	54,061.9	50,761.4	48,879.7	60,643.9	48,879.7
Affiliate sourced	49,404.6	49,658.0	47,284.6	46,376.8	42,563.9	49,404.6	42,563.9
Subtotal external clients	**110,048.5**	**107,660.1**	**101,346.5**	**97,138.2**	**91,443.6**	**110,048.5**	**91,443.6**
General Account [1]	80,275.3	79,965.9	80,404.8	80,082.1	80,079.4	80,275.3	80,079.4
Total Client Assets (AUM)	**190,323.8**	**187,626.0**	**181,751.3**	**177,220.3**	**171,523.0**	**190,323.8**	**171,523.0**
Administration Only Assets (AUA)	55,294.2	55,732.5	54,695.5	54,723.3	56,024.7	55,294.2	56,024.7
Total AUM and AUA	**245,618.0**	**243,358.5**	**236,446.8**	**231,943.6**	**227,547.7**	**245,618.0**	**227,547.7**

	Three Months Ended					Year to Date	
	6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	6/30/13	6/30/12
Analysis of investment advisory and administrative revenues, net, by source: [2]							
External clients							
Investment Management sourced	68.2	58.0	58.2	56.0	52.6	126.2	108.5
Affiliate sourced	23.5	22.1	21.9	21.4	19.3	45.6	38.8
Subtotal External Clients	**91.7**	**80.1**	**80.1**	**77.4**	**71.9**	**171.8**	**147.3**
General Account	36.2	36.8	37.0	37.6	36.7	73.0	73.8
Total investment advisory and administrative revenues, net, from AUM	**127.9**	**116.9**	**117.1**	**115.0**	**108.6**	**244.8**	**221.1**
Administration Only Fees	4.4	4.8	5.5	5.1	5.5	9.2	10.9
Total investment advisory and administrative revenues, net, by source [2]	**132.3**	**121.7**	**122.6**	**120.1**	**114.1**	**254.0**	**232.0**
Revenue Yield (bps): [2] [3]							
External clients							
Investment Management sourced	45.6	41.5	44.6	45.1	43.0	43.7	43.7
Affiliate sourced	18.9	18.3	18.7	19.0	17.8	18.6	18.5
Revenue Yield on Institutional/retail	**33.5**	**30.8**	**32.3**	**32.6**	**31.2**	**32.2**	**32.2**
General Account	18.1	18.3	18.5	18.8	19.0	18.2	18.9
Revenue Yield on Client Assets (AUM)	**27.0**	**25.3**	**26.1**	**26.3**	**25.7**	**26.2**	**26.1**
Revenue Yield on Administration Only Assets (AUA)	3.1	3.5	4.1	3.7	3.9	3.3	3.8
Total Revenue Yield on AUM and AUA (bps) [2] [3]	**21.6**	**20.3**	**21.0**	**20.9**	**20.2**	**21.0**	**20.4**

(1) General Account assets reported on a Statutory Book Value billing basis consistent with revenues earned.

(2) Measures used by management to evaluate ongoing business performance, allowing for more appropriate comparisons with industry peers.

(3) Revenue Yields calculated using average client assets for the period.

ING U.S.
Investment Management Account Rollforward by Source

(in millions USD)	Three Months Ended 6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	Year-to-Date 6/30/13	6/30/12
AUM Roll-forward By Source							
Investment Management Sourced							
Beginning AUM	**58,002.1**	**54,061.9**	**50,761.4**	**48,879.7**	**49,754.9**	**54,061.9**	**49,391.6**
Inflows							
Inflows from sub-advisor replacements	-	197.6	481.3	-	-	197.6	-
Inflows-other	5,760.6	4,598.0	5,536.4	2,732.9	2,093.4	10,358.6	4,609.1
Outflows	(2,615.4)	(2,164.9)	(2,255.5)	(2,403.7)	(2,059.0)	(4,780.3)	(4,760.7)
Net Flows	**3,145.2**	**2,630.7**	**3,762.2**	**329.2**	**34.4**	**5,775.9**	**(151.6)**
Net Money Market Flows	(21.5)	(3.2)	5.6	11.0	(6.1)	(24.7)	(41.0)
Change in Market Value	(513.0)	1,728.2	635.5	1,580.0	(582.2)	1,215.2	2,275.3
Other (Including Acquisitions / Divestitures)	31.1	(415.5)	(1,102.8)	(38.6)	(321.3)	(384.4)	(2,594.6)
Investment Management sourced AUM End of Period	**60,643.9**	**58,002.1**	**54,061.9**	**50,761.4**	**48,879.7**	**60,643.9**	**48,879.7**
Organic Growth (Long Term Net Flows / Beginning of Period AUM)	5.42%	4.87%	7.41%	0.67%	0.07%	10.68%	-0.31%
Market Growth %	-0.88%	3.20%	1.25%	3.23%	-1.17%	2.25%	4.61%
Affiliate Sourced							
Beginning AUM	**49,658.0**	**47,284.6**	**46,376.8**	**42,563.9**	**44,050.0**	**47,284.6**	**37,851.8**
Inflows							
Inflows from sub-advisor replacements	537.0	447.1	125.2	2,404.2	-	984.1	3,909.8
Inflows-other	1,024.1	1,579.6	2,311.6	1,081.7	1,269.4	2,603.7	2,510.2
Outflows	(1,606.7)	(1,479.9)	(1,716.5)	(1,294.1)	(2,120.6)	(3,086.6)	(3,426.3)
Net Flows	**(45.6)**	**546.8**	**720.3**	**2,191.8**	**(851.2)**	**501.2**	**2,993.7**
Net Money Market Flows	39.8	(226.2)	20.4	(75.7)	(49.8)	(186.4)	(279.5)
Change in Market Value	10.4	2,111.2	230.2	1,861.6	(751.5)	2,121.6	1,838.2
Other (Including Acquisitions / Divestitures)	(258.0)	(58.5)	(63.0)	(164.8)	166.3	(316.5)	159.7
Affiliate sourced AUM End of Period	**49,404.6**	**49,658.0**	**47,284.6**	**46,376.8**	**42,563.9**	**49,404.6**	**42,563.9**
Organic Growth (Long Term Net Flows / Beginning of Period AUM)	-0.09%	1.16%	1.55%	5.15%	-1.93%	1.06%	7.91%
Market Growth %	0.02%	4.46%	0.50%	4.37%	-1.71%	4.49%	4.86%
Other affiliate sourced net flows	572.2	1,040.4	1,365.7	2,645.3	(396.8)	1,612.6	3,787.9
Variable annuity net flows	(617.8)	(493.6)	(645.4)	(453.6)	(454.3)	(1,111.4)	(794.2)
Total affiliate sourced net flows	**(45.6)**	**546.8**	**720.3**	**2,191.8**	**(851.2)**	**501.2**	**2,993.7**
Investment Management sourced net flows	**3,145.2**	**2,630.7**	**3,762.2**	**329.2**	**34.4**	**5,775.9**	**(151.6)**
Total net flows	**3,099.6**	**3,177.5**	**4,482.5**	**2,521.0**	**(816.8)**	**6,277.1**	**2,842.1**

ING U.S.
Investment Management Account Value by Asset Type

	Balances as of				
	6/30/13	3/31/13	12/31/12	9/30/12	6/30/12
(in millions USD)					
Institutional					
Equity	15,645.2	14,644.1	13,769.5	12,161.7	11,491.2
Fixed Income	34,034.0	32,246.4	29,894.4	28,402.5	27,364.6
Real Estate	-	-	-	-	-
Money Market	18.9	17.1	33.3	30.2	21.3
Total	**49,698.1**	**46,907.6**	**43,697.2**	**40,594.4**	**38,877.1**
Retail					
Equity	36,162.9	36,199.9	33,315.3	33,044.2	29,858.1
Fixed Income	15,208.2	15,459.7	15,406.2	15,074.2	14,583.0
Real Estate	6,660.2	6,794.1	6,401.3	5,921.6	5,541.3
Money Market	2,319.1	2,298.7	2,526.5	2,503.8	2,584.1
Total	**60,350.4**	**60,752.4**	**57,649.3**	**56,543.8**	**52,566.5**
General Account					
Equity	199.0	200.8	251.1	272.5	275.8
Fixed Income	78,294.7	76,548.7	75,957.9	77,147.8	75,877.5
Real Estate	-	-	-	-	-
Money Market	1,781.6	3,216.4	4,195.8	2,661.9	3,926.0
Total	**80,275.3**	**79,965.9**	**80,404.8**	**80,082.1**	**80,079.4**
Combined Asset Type					
Equity	52,007.1	51,044.9	47,335.9	45,478.4	41,625.1
Fixed Income	127,536.9	124,254.8	121,258.5	120,624.5	117,825.1
Real Estate	6,660.2	6,794.1	6,401.3	5,921.6	5,541.3
Money Market	4,119.6	5,532.2	6,755.6	5,195.9	6,531.4
Total	**190,323.8**	**187,626.0**	**181,751.3**	**177,220.3**	**171,523.0**

ING U.S.
Individual Life Sources of Operating Earnings

(in millions USD)	Three Months Ended 6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	Year-to-Date 6/30/13	6/30/12
Sources of operating earnings before income taxes:							
Investment spread and other investment income	48.2	52.4	38.8	59.6	58.2	100.6	129.3
Fee based margin	5.0	4.8	4.7	4.9	4.9	9.8	9.9
Net underwriting gain (loss) and other revenue	115.8	115.9	146.4	130.5	99.5	231.7	218.5
Administrative expenses	(69.8)	(67.0)	(76.6)	(76.6)	(75.8)	(136.8)	(153.8)
Trail commissions	(5.9)	(7.7)	(6.1)	(8.4)	(5.9)	(13.6)	(16.0)
DAC/VOBA and other intangibles amortization, excluding unlocking	(48.4)	(44.9)	(57.2)	(60.2)	(47.3)	(93.3)	(94.9)
DAC/VOBA and other intangibles unlocking	(4.9)	(2.7)	4.6	3.4	(0.2)	(7.6)	(4.6)
Operating earnings before income taxes	**40.0**	**50.8**	**54.6**	**53.2**	**33.4**	**90.8**	**88.4**
Gross Investment Income							
Fixed income	204.2	203.2	202.2	222.0	225.1	407.4	446.4
Limited partnership income	3.9	1.5	(1.2)	(0.1)	4.1	5.4	2.5
Prepayment fee income	3.1	7.7	4.4	0.6	2.6	10.8	8.4
Total gross investment income	**211.2**	**212.4**	**205.4**	**222.5**	**231.8**	**423.6**	**457.3**
Investment expenses	(5.7)	(5.4)	(5.4)	(5.8)	(6.2)	(11.2)	(12.1)
Credited interest	(163.8)	(162.3)	(166.1)	(163.1)	(160.5)	(326.1)	(320.4)
Net margin	**41.7**	**44.7**	**33.9**	**53.6**	**65.1**	**86.3**	**124.8**
Other investment income*	6.5	7.6	4.8	5.8	(6.9)	14.3	4.5
Investment spread and other investment income	**48.2**	**52.4**	**38.8**	**59.6**	**58.2**	**100.6**	**129.3**
Net underwriting gain (loss) and other revenue							
Fee Revenue/Premiums	500.1	488.4	503.4	498.2	507.1	988.8	996.2
Net Mortality, including Reinsurance	(293.4)	(301.8)	(261.7)	(272.1)	(279.9)	(595.7)	(557.3)
Reserve Change/Other	(90.9)	(70.7)	(95.5)	(95.6)	(127.7)	(161.4)	(220.4)
Total net underwriting gain (loss) and other revenue	**115.8**	**115.9**	**146.4**	**130.5**	**99.5**	**231.7**	**218.5**

* Includes investment income on assets backing surplus that has been allocated from the corporate segment, as well as income from policy loans.

ING U.S.
Individual Life Operating Earnings

(in millions USD)	Three Months Ended 6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	Year-to-Date 6/30/13	6/30/12
Operating revenues							
Net investment income and net realized gains (losses)	215.4	216.9	213.1	229.7	224.0	432.3	471.0
Fee income	280.0	276.8	282.0	262.4	288.0	556.8	571.3
Premiums	192.1	185.8	191.7	180.0	186.7	377.9	366.1
Other revenue	7.3	7.6	7.4	6.4	10.5	14.9	12.8
Total operating revenues	**694.8**	**687.1**	**694.2**	**678.5**	**709.2**	**1,381.9**	**1,421.2**
Operating benefits and expenses							
Interest credited and other benefits to contract owners/policyholders	(512.4)	(501.6)	(489.1)	(509.5)	(531.0)	(1,014.0)	(1,035.8)
Operating expenses	(94.6)	(90.9)	(101.0)	(97.1)	(95.4)	(185.5)	(192.4)
Net amortization of DAC/VOBA	(47.6)	(42.9)	(47.7)	(16.6)	(47.4)	(90.5)	(98.0)
Interest expense	(0.2)	(0.9)	(1.8)	(2.1)	(2.0)	(1.1)	(6.6)
Total operating benefits and expenses	**(654.8)**	**(636.3)**	**(639.6)**	**(625.3)**	**(675.8)**	**(1,291.1)**	**(1,332.8)**
Operating earnings before income taxes	**40.0**	**50.8**	**54.6**	**53.2**	**33.4**	**90.8**	**88.4**

ING U.S.
Individual Life Key Metrics

(in millions USD)	Three Months Ended 6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	Year-to-Date 6/30/13	6/30/12
Sales by Product Line							
Guaranteed	-	0.5	7.7	18.2	24.6	0.5	46.8
Accumulation	3.9	4.0	5.4	6.9	6.9	7.9	13.0
Indexed	6.6	6.8	11.8	8.1	8.5	13.4	13.6
Total Universal life	**10.5**	**11.3**	**24.9**	**33.2**	**40.0**	**21.8**	**73.4**
Variable life	2.4	2.7	1.6	2.3	1.2	5.1	2.4
Term	13.9	15.2	19.2	28.2	35.2	29.1	68.9
Whole life	-	-	-	-	-	-	-
Total sales by product line	**26.8**	**29.2**	**45.7**	**63.7**	**76.4**	**56.0**	**144.7**
Sales by Distribution							
Independent life sales	17.2	19.1	32.1	49.4	57.4	36.2	111.0
Strategic distribution	5.3	5.4	8.5	7.2	9.8	10.8	16.4
Alternative and specialty markets	4.3	4.7	5.1	7.3	9.2	9.0	17.3
Total sales by distribution	**26.8**	**29.2**	**45.7**	**63.7**	**76.4**	**56.0**	**144.7**
Gross premiums and deposits by product:							
Interest sensitive	273.2	275.2	322.2	347.1	384.9	548.4	764.8
Non - interest sensitive	233.6	223.4	217.4	223.6	230.7	457.0	449.5
Total gross premiums and deposits	**506.8**	**498.6**	**539.6**	**570.7**	**615.6**	**1,005.4**	**1,214.3**
Applications							
New business policy count (Paid)	15,290	16,137	20,471	29,072	36,339	31,427	70,393
End of Period:							
In-force face amount (by product)							
Universal life	79,505	79,969	80,685	80,456	80,134	79,505	80,134
Variable life	29,153	29,642	30,182	30,761	31,336	29,153	31,336
Term	497,596	496,919	494,760	491,263	482,668	497,596	482,668
Whole life	2,274	2,313	2,348	2,377	2,418	2,274	2,418
Total In-force Face	**608,528**	**608,844**	**607,976**	**604,858**	**596,557**	**608,528**	**596,557**
In-force policy count (in whole numbers)							
Universal life	298,406	301,703	305,115	306,679	308,331	298,406	308,331
Variable life	69,135	70,364	71,589	72,783	73,939	69,135	73,939
Term	832,402	829,444	824,794	818,457	805,154	832,402	805,154
Whole life	146,425	148,767	151,346	153,960	156,645	146,425	156,645
Total Policy Counts	**1,346,368**	**1,350,278**	**1,352,844**	**1,351,879**	**1,344,069**	**1,346,368**	**1,344,069**
Assets under management							
General account	13,190.7	13,089.6	12,910.4	12,828.3	12,709.4	13,190.7	12,709.4
Separate account	2,487.0	2,509.2	2,412.1	2,446.6	2,370.9	2,487.0	2,370.9
Total	**15,677.7**	**15,598.8**	**15,322.5**	**15,274.9**	**15,080.3**	**15,677.7**	**15,080.3**

ING U.S.
Employee Benefits Sources of Operating Earnings

(in millions USD)	Three Months Ended 6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	Year-to-Date 6/30/13	6/30/12
Sources of operating earnings before income taxes:							
Investment spread and other investment income	11.7	12.0	10.4	13.8	9.5	23.7	24.9
Net underwriting gain (loss) and other revenue	86.9	62.8	80.6	82.9	80.9	149.7	145.1
Administrative expenses	(41.0)	(39.6)	(41.6)	(40.2)	(39.8)	(80.6)	(83.8)
Trail commissions	(19.6)	(19.7)	(17.7)	(16.7)	(17.6)	(39.3)	(35.1)
DAC/VOBA and other intangibles amortization, excluding unlocking	(3.9)	(3.1)	(3.1)	(3.7)	(3.9)	(7.0)	(6.4)
Operating earnings before income taxes	**34.1**	**12.4**	**28.6**	**36.1**	**29.1**	**46.5**	**44.7**
Gross Investment Income							
Fixed income	24.7	26.1	24.8	26.7	27.1	50.8	53.8
Limited partnership income	0.4	0.1	(0.2)	-	0.6	0.6	0.4
Prepayment fee income	1.3	0.5	0.2	0.4	0.3	1.8	0.4
Total gross investment income	**26.4**	**26.7**	**24.8**	**27.1**	**28.0**	**53.2**	**54.6**
Investment expenses	(0.8)	(0.9)	(0.9)	(0.9)	(1.0)	(1.7)	(2.0)
Credited interest	(16.1)	(16.3)	(16.6)	(16.1)	(16.2)	(32.5)	(32.4)
Net margin	**9.5**	**9.5**	**7.3**	**10.1**	**10.8**	**19.0**	**20.2**
Other investment income*	2.2	2.5	3.1	3.7	(1.4)	4.7	4.7
Investment spread and other investment income	**11.7**	**12.0**	**10.4**	**13.8**	**9.5**	**23.7**	**24.9**
Group life							
Premiums	119.3	118.9	116.4	116.2	114.4	238.1	228.2
Benefits	(89.9)	(101.5)	(91.2)	(89.5)	(79.5)	(191.4)	(173.8)
Other [(1)]	(2.6)	(3.1)	(3.4)	(2.6)	(2.7)	(5.7)	(5.1)
Total	**26.8**	**14.2**	**21.8**	**24.1**	**32.1**	**41.0**	**49.3**
Loss Ratio (Interest adjusted)	**75.4%**	**85.4%**	**78.4%**	**77.0%**	**69.5%**	**80.4%**	**76.2%**
Group stop loss							
Premiums	133.9	135.7	136.5	139.0	142.1	269.7	286.0
Benefits	(96.6)	(105.4)	(94.8)	(97.7)	(107.3)	(202.0)	(217.0)
Other [(1)]	(0.3)	(1.3)	(0.7)	(0.8)	(0.8)	(1.6)	(1.7)
Total	**37.0**	**29.1**	**41.0**	**40.4**	**34.1**	**66.1**	**67.3**
Loss Ratio	**72.1%**	**77.6%**	**69.5%**	**70.3%**	**75.5%**	**74.9%**	**75.9%**
Voluntary Benefits, Disability, and Other	**23.1**	**19.4**	**17.6**	**18.4**	**14.7**	**42.5**	**28.5**
Net underwriting gain (loss) and other revenue	**86.9**	**62.8**	**80.6**	**82.9**	**80.9**	**149.7**	**145.1**

[(1)] Other includes service fees, dividends, interest expenses, and other miscellaneous expenses. The Loss Ratio calculation does not include Other.

* Includes investment income on assets backing surplus that has been allocated from the corporate segment.

ING U.S.
Employee Benefits Operating Earnings

(in millions USD)	Three Months Ended 6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	Year-to-Date 6/30/13	6/30/12
Operating revenues							
Net investment income and net realized gains (losses)	27.9	28.4	27.0	30.0	25.6	56.3	57.3
Fee income	15.8	15.8	15.9	15.7	15.5	31.6	30.9
Premiums	269.0	274.9	271.6	265.8	272.3	543.9	540.7
Other revenue	(1.0)	(1.0)	(0.9)	(1.0)	0.4	(2.0)	(1.8)
Total operating revenues	**311.7**	**318.1**	**313.6**	**310.5**	**313.8**	**629.8**	**627.1**
Operating benefits and expenses							
Interest credited and other benefits to contract owners/policyholders	(213.2)	(242.6)	(220.9)	(214.0)	(223.2)	(455.8)	(457.2)
Operating expenses	(60.5)	(60.0)	(60.7)	(56.7)	(57.6)	(120.5)	(118.8)
Net amortization of DAC/VOBA	(3.9)	(3.1)	(3.4)	(3.7)	(3.9)	(7.0)	(6.4)
Total operating benefits and expenses	**(277.6)**	**(305.7)**	**(285.0)**	**(274.4)**	**(284.7)**	**(583.3)**	**(582.4)**
Operating earnings before income taxes	**34.1**	**12.4**	**28.6**	**36.1**	**29.1**	**46.5**	**44.7**

ING U.S.
Employee Benefits Key Metrics

(in millions USD)	Three Months Ended 6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	Year-to-Date 6/30/13	6/30/12
Sales							
Group life (Basic / Sup / AD&D)	1.6	44.0	2.0	13.0	7.6	45.6	32.9
Group stop loss	11.6	89.7	7.8	12.5	19.0	101.3	131.3
Disability	1.1	10.9	1.8	3.6	1.5	12.0	10.4
Association (Life, DI, PAI)	0.3	-	12.7	0.4	0.6	0.3	1.2
Other (PAI)	0.1	1.8	-	0.6	0.3	1.9	0.4
Total group products	**14.7**	**146.4**	**24.3**	**30.1**	**29.0**	**161.1**	**176.2**
Voluntary products	**3.8**	**10.3**	**8.3**	**3.8**	**5.0**	**14.1**	**12.4**
Total sales by product line	**18.5**	**156.7**	**32.6**	**33.9**	**34.0**	**175.2**	**188.6**
Total gross premiums and deposits	311.3	319.5	314.3	311.2	313.8	630.8	626.6
Total annualized in-force premiums	1,273.5	1,316.2	1,286.6	1,301.1	1,327.3	1,273.5	1,327.3
Assets under management (EOP)							
General account	1,747.3	1,739.1	1,745.5	1,752.9	1,754.9	1,747.3	1,754.9
Separate account	14.8	14.7	14.0	14.3	13.2	14.8	13.2
Total	**1,762.1**	**1,753.8**	**1,759.5**	**1,767.2**	**1,768.1**	**1,762.1**	**1,768.1**

ING U.S.
Corporate Operating Earnings

(in millions USD)	Three Months Ended 6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	Year-to-Date 6/30/13	6/30/12
Interest expense*	(43.2)	(41.9)	(39.2)	(39.8)	(32.1)	(85.1)	(48.8)
Closed Block Variable Annuity contingent capital LOC	(5.6)	(12.8)	(13.1)	(13.1)	(11.6)	(18.4)	(30.5)
Amortization of intangibles	(8.8)	(8.8)	(8.8)	(8.8)	(8.7)	(17.6)	(17.4)
Other	4.8	13.4	17.5	4.1	19.7	18.2	15.6
Operating earnings before income taxes	**(52.8)**	**(50.1)**	**(43.6)**	**(57.6)**	**(32.7)**	**(102.9)**	**(81.1)**

* Including interest rate swap settlements and amortization of debt issuance costs

ING U.S.
Closed Block ISP and Other Operating Earnings

	Three Months Ended					Year-to-Date	
(in millions USD)	6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	6/30/13	6/30/12
Closed Block Institutional Spread Products	10.9	22.1	4.7	10.0	8.9	33.0	31.0
Closed Block Other	7.1	(0.7)	19.1	11.8	30.9	6.4	33.1
Operating earnings before income taxes	**18.0**	**21.4**	**23.8**	**21.8**	**39.8**	**39.4**	**64.1**

	Three Months Ended					Year-to-Date	
Closed Block Institutional Spread Products	6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	6/30/13	6/30/12
Operating revenues							
Net investment income and net realized gains (losses)	26.0	38.0	23.7	29.6	30.1	64.0	73.0
Fee income	-	-	0.1	-	-	-	-
Premiums	0.6	0.6	0.6	0.5	0.6	1.2	1.2
Other revenue	(0.3)	(0.3)	(0.4)	(0.2)	(0.4)	(0.6)	(0.9)
Total operating revenues	**26.3**	**38.3**	**24.0**	**29.9**	**30.3**	**64.6**	**73.3**
Operating benefits and expenses							
Interest credited and other benefits to contract owners/policyholders	(12.7)	(13.5)	(16.1)	(16.6)	(17.4)	(26.2)	(34.8)
Operating expenses	(2.6)	(2.6)	(2.9)	(2.6)	(3.2)	(5.2)	(6.0)
Net amortization of DAC/VOBA	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)	(0.3)
Interest expense	-	-	(0.1)	(0.6)	(0.6)	-	(1.2)
Total operating benefits and expenses	**(15.4)**	**(16.2)**	**(19.3)**	**(19.9)**	**(21.4)**	**(31.6)**	**(42.3)**
Operating earnings before income taxes	**10.9**	**22.1**	**4.7**	**10.0**	**8.9**	**33.0**	**31.0**

	Three Months Ended					Year-to-Date	
	6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	6/30/13	6/30/12
Closed Block Other							
Operating revenues							
Net investment income and net realized gains (losses)	6.0	6.0	10.9	8.3	7.6	12.0	15.8
Fee income	-	-	-	-	-	-	0.1
Premiums	1.1	0.9	0.9	1.2	1.3	2.0	3.0
Other revenue	0.2	0.3	2.4	1.1	(0.3)	0.5	0.1
Total operating revenues	**7.3**	**7.2**	**14.2**	**10.6**	**8.6**	**14.5**	**19.0**
Operating benefits and expenses							
Interest credited and other benefits to contract owners/policyholders	7.3	(6.8)	6.8	2.7	1.3	0.5	(5.7)
Operating expenses	(7.5)	(1.1)	(1.9)	(1.5)	21.0	(8.6)	19.8
Total operating benefits and expenses	**(0.2)**	**(7.9)**	**4.9**	**1.2**	**22.3**	**(8.1)**	**14.1**
Operating earnings before income taxes	**7.1**	**(0.7)**	**19.1**	**11.8**	**30.9**	**6.4**	**33.1**

ING U.S.
Closed Block Variable Annuity Income (Loss) before income taxes

	Three Months Ended					Year-to-Date	
(in millions USD)	6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	6/30/13	6/30/12
Revenues							
Net investment income	20.9	18.4	17.2	12.2	5.9	39.3	23.3
Fee income	320.7	309.3	312.9	307.9	304.8	630.0	615.1
Net realized gains (losses)	(408.4)	(776.4)	(267.3)	(283.0)	480.8	(1,184.8)	(832.5)
Other revenues and premiums	6.5	4.7	5.3	5.4	6.7	11.2	13.5
Total revenues	**(60.3)**	**(444.0)**	**68.1**	**42.5**	**798.2**	**(504.3)**	**(180.6)**
Benefits and expenses							
Interest credited and other benefits to contract owners/policyholders	(144.3)	94.1	(107.6)	84.1	(286.4)	(50.2)	(90.1)
Operating expenses and interest expense	(116.5)	(112.2)	(113.3)	(113.3)	(113.6)	(228.7)	(223.8)
Net amortization of DAC/VOBA	(17.3)	(15.0)	(14.5)	(12.5)	(16.3)	(32.3)	(31.3)
Total benefits and expenses	**(278.1)**	**(33.1)**	**(235.4)**	**(41.7)**	**(416.3)**	**(311.2)**	**(345.2)**
Income (loss) before income taxes	**(338.4)**	**(477.1)**	**(167.3)**	**0.8**	**381.9**	**(815.5)**	**(525.8)**

	Three Months Ended					Year-to-Date	
	6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	6/30/13	6/30/12
The following table presents notable items that result in volatility in income (loss) before income taxes:							
Net gains (losses) related to incurred guaranteed benefits and guarantee hedge program, excluding nonperformance risk [1]	(407.4)	(453.9)	(18.0)	(449.7)	(74.1)	(861.3)	(390.6)
Gains (losses) related to CHO program [1]	(45.6)	(158.5)	18.5	(146.2)	64.1	(204.1)	(223.3)
Gain (loss) due to nonperformance risk[1]	(121.3)	(106.7)	(401.4)	358.9	170.4	(228.0)	(401.1)
Net investment gains (losses) [1]	3.5	13.5	(0.6)	(3.1)	8.5	17.0	30.4
DAC/VOBA and other intangibles unlocking and loss recognition	(1.8)	(0.2)	0.3	2.8	(1.5)	(2.0)	(1.3)

[1] Amounts exclude net amortization of DAC/VOBA and other intangibles.

ING U.S.
Closed Block Variable Annuity Death and Living Benefits

	Balances as of				
(in millions USD)	6/30/13	3/31/13	12/31/12	9/30/12	6/30/12
Death and living benefits-account value					
GMAB/GMWB	970	1,043	1,048	1,119	1,137
GMIB	15,048	15,482	14,904	15,113	14,715
GMWBL	15,636	16,075	15,612	15,746	15,328
No living benefits	10,934	11,246	10,976	11,252	11,097
Total*	**42,588**	**43,846**	**42,540**	**43,230**	**42,277**
Net amount at risk (after reinsurance)					
Total DB NAR	**6,437**	**6,105**	**7,029**	**7,026**	**7,956**
GMAB/GMWB	32	32	42	44	56
GMIB[(1)]	2,780	3,029	3,576	3,531	3,862
GMWBL[(1)]	960	1,293	1,703	1,837	2,170
Total LB NAR	**3,772**	**4,354**	**5,321**	**5,412**	**6,088**

*Excludes assets associated with Payout Reserves, Policy Loans, and Life Insurance Business

[(1)] GMIB and GMWBL values represent discounted net amount at risk

ING U.S.
Closed Block Variable Annuity AUM Rollforward

	Three Months Ended					Year-to-Date	
(in millions USD)	6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	6/30/13	6/30/12
Balance as of beginning of period	**44,546.6**	**43,198.4**	**43,842.2**	**42,843.4**	**45,133.8**	**43,198.4**	**42,645.5**
Deposits	175.4	131.8	127.1	115.2	132.7	307.2	258.1
Surrenders, benefits, and product charges	(1,193.0)	(1,075.6)	(1,076.6)	(953.3)	(967.6)	(2,268.6)	(1,989.4)
Net cash flow	(1,017.6)	(943.9)	(949.5)	(838.1)	(834.9)	(1,961.4)	(1,731.3)
Interest credited and investment performance	(169.7)	2,292.0	305.7	1,836.9	(1,455.5)	2,122.3	1,929.2
Balance as of end of period*	**43,359.3**	**44,546.6**	**43,198.4**	**43,842.2**	**42,843.4**	**43,359.3**	**42,843.4**
Assets Under Management							
General account	1,336.6	1,272.1	1,237.6	1,188.5	1,147.7	1,336.6	1,147.7
Separate account	42,022.7	43,274.5	41,960.8	42,653.7	41,695.7	42,022.7	41,695.7
Total*	**43,359.3**	**44,546.6**	**43,198.4**	**43,842.2**	**42,843.4**	**43,359.3**	**42,843.4**
End of period Payout reserves (included above)	724.2	648.8	607.8	561.4	515.7	724.2	515.7

*Includes assets associated with Payout Reserves, Policy Loans, and Life Insurance Business

ING U.S.
Portfolio Composition

	Balances as of									
	6/30/13		3/31/13		12/31/12		9/30/12		6/30/12	
(in millions USD)	Amount	% of Total	Amount	% of Total	Amount	% of Total	Amount	% of Total	Amount	% of Total
Composition of Investment Portfolio										
Fixed maturities, available for sale, at fair value, before consolidation	69,930.1		70,708.5		70,995.5		71,077.1		67,961.6	
CLOs Adjustments [1]	(119.6)		(133.0)		(84.1)		(79.4)		(73.5)	
VOEs Adjustments [1]	32.9		47.4		(1.1)		40.7		35.1	
Fixed maturities, available for sale, at fair value, after consolidation	69,843.4	78.0%	70,622.9	76.7%	70,910.3	74.2%	71,038.4	74.6%	67,923.2	71.3%
Fixed maturities, at fair value using the fair value option	2,771.6	3.1%	2,675.8	2.9%	2,771.3	2.8%	2,875.1	3.0%	3,145.9	3.3%
Equity securities, available for sale, at fair value	281.0	0.3%	282.3	0.3%	340.1	0.4%	328.9	0.4%	343.0	0.4%
Short-term investments	2,404.8	2.7%	2,992.1	3.2%	5,991.2	6.3%	3,637.4	3.8%	5,765.9	6.0%
Mortgage loans on real estate	8,929.1	10.0%	8,949.4	9.7%	8,662.3	9.1%	8,682.6	9.1%	8,953.2	9.4%
Loans - Dutch State Obligation	-	0.0%	-	0.0%	-	0.0%	1,503.6	1.6%	1,596.9	1.7%
Policy loans	2,144.9	2.4%	2,204.4	2.4%	2,200.3	2.3%	2,212.9	2.3%	2,209.0	2.3%
Limited partnerships/corporations, before consolidation	1,024.0		1,036.7		1,031.0		1,470.4		1,497.2	
VOEs Adjustments [1]	(593.8)		(568.2)		(565.9)		(955.6)		(965.6)	
Limited partnerships/corporations, after consolidation	430.2	0.5%	468.5	0.5%	465.1	0.5%	514.8	0.5%	531.6	0.6%
Derivatives	1,174.4	1.3%	2,077.0	2.3%	2,374.5	2.5%	2,733.7	2.9%	2,983.1	3.1%
Other investments	168.4	0.2%	166.7	0.2%	167.0	0.2%	205.1	0.2%	206.9	0.2%
Securities pledged to creditors	1,357.0	1.5%	1,774.7	1.8%	1,605.5	1.7%	1,462.2	1.6%	1,657.4	1.7%
Total investments, after consolidation	**89,504.8**	**100.0%**	**92,213.8**	**100.0%**	**95,487.6**	**100.0%**	**95,194.7**	**100.0%**	**95,316.1**	**100.0%**
Fixed Maturity Securities - Security Sector [2]										
U.S. Government agencies and authorities	6,660.8	9.0%	6,467.0	8.6%	6,607.9	8.8%	6,769.9	9.0%	6,149.9	8.5%
U.S. Corporate - Public	31,643.8	42.8%	32,137.7	42.8%	31,597.4	41.9%	30,568.2	40.5%	29,280.1	40.2%
U.S. Corporate - Private	5,423.1	7.3%	5,622.2	7.5%	5,566.5	7.4%	5,486.5	7.3%	5,272.3	7.2%
Foreign Government / Agency	1,091.8	1.5%	1,156.1	1.5%	1,190.0	1.6%	1,181.9	1.6%	1,132.9	1.6%
Foreign Corporate - Public	6,572.7	8.9%	6,807.3	9.1%	6,476.7	8.6%	6,146.7	8.1%	5,857.9	8.1%
Foreign Corporate - Private	8,083.4	10.9%	8,146.6	10.9%	8,317.8	11.0%	8,351.0	11.1%	8,227.4	11.3%
State, municipalities and political subdivisions	292.5	0.4%	317.8	0.4%	352.8	0.5%	350.9	0.5%	349.7	0.5%
Residential mortgaged-backed securities:										
CMO-B Agency	2,706.0	3.7%	2,934.3	3.9%	3,066.4	4.1%	3,288.5	4.4%	3,841.7	5.3%
CMO-B Non-Agency	479.7	0.6%	540.5	0.7%	582.8	0.8%	612.1	0.8%	698.0	1.0%
Agency	3,336.1	4.5%	2,706.7	3.6%	2,779.7	3.7%	3,475.4	4.6%	2,941.7	4.0%
Non-Agency [3]	1,847.0	2.5%	1,997.0	2.7%	2,193.9	2.9%	2,255.8	3.0%	2,258.0	3.1%
Total Residential mortgage-backed securities	**8,368.8**	**11.3%**	**8,178.5**	**10.9%**	**8,622.8**	**11.5%**	**9,631.8**	**12.8%**	**9,739.4**	**13.4%**
Commercial mortgage-backed securities	4,425.9	6.0%	4,813.2	6.4%	4,946.4	6.6%	5,217.0	6.9%	5,197.5	7.1%
Other asset-backed securities [3]	1,409.2	1.9%	1,427.0	1.9%	1,608.8	2.1%	1,671.8	2.2%	1,519.4	2.1%
Total fixed maturities, including securities pledged	**73,972.0**	**100.0%**	**75,073.4**	**100.0%**	**75,287.1**	**100.0%**	**75,375.7**	**100.0%**	**72,726.5**	**100.0%**
Fixed Maturity Securities - Contractual Maturity Dates										
Due to mature:										
Due in one year or less	2,471.6	3.3%	3,021.8	4.0%	2,918.1	3.9%	2,980.3	4.0%	2,719.9	3.7%
Due after one year through five years	15,862.9	21.4%	15,205.4	20.3%	15,353.4	20.4%	15,013.6	19.9%	14,273.8	19.6%
Due after five years through ten years	19,928.2	26.9%	19,830.3	26.4%	19,179.7	25.5%	18,554.3	24.6%	18,014.0	24.8%
Due after ten years	21,505.4	29.2%	22,597.2	30.1%	22,657.9	30.1%	22,306.9	29.6%	21,262.5	29.3%
CMO-B	3,185.7	4.3%	3,474.8	4.6%	3,649.2	4.8%	3,900.6	5.2%	4,539.7	6.2%
Mortgage-backed securities	9,609.0	13.0%	9,516.9	12.7%	9,920.0	13.2%	10,948.2	14.5%	10,397.2	14.3%
Other asset-backed securities [3]	1,409.2	1.9%	1,427.0	1.9%	1,608.8	2.1%	1,671.8	2.2%	1,519.4	2.1%
Total fixed maturities, including securities pledged	**73,972.0**	**100.0%**	**75,073.4**	**100.0%**	**75,287.1**	**100.0%**	**75,375.7**	**100.0%**	**72,726.5**	**100.0%**
Fixed Maturity Securities - NAIC Quality Designation										
NAIC Quality Designation										
1	42,428.3	57.4%	42,710.2	56.9%	42,197.7	56.1%	42,964.1	57.0%	41,404.0	56.9%
2	27,962.2	37.8%	28,764.1	38.3%	29,245.1	38.9%	28,571.7	37.9%	27,474.3	37.8%
3	2,661.7	3.6%	2,605.5	3.5%	2,670.7	3.5%	2,794.8	3.7%	2,785.3	3.8%
4	551.3	0.7%	578.3	0.8%	699.8	0.9%	534.1	0.7%	474.1	0.7%
5	160.5	0.2%	186.0	0.2%	254.8	0.3%	251.1	0.3%	320.8	0.4%
6	208.0	0.3%	229.3	0.3%	219.0	0.3%	259.9	0.4%	268.0	0.4%
Total fixed maturities, including securities pledged [4]	**73,972.0**	**100.0%**	**75,073.4**	**100.0%**	**75,287.1**	**100.0%**	**75,375.7**	**100.0%**	**72,726.5**	**100.0%**
Fixed Maturity Securities - ARO Quality Rating										
ARO Quality Rating										
AAA	16,486.5	22.3%	16,047.9	21.4%	16,752.5	22.3%	17,963.9	23.8%	17,418.1	23.9%
AA	4,349.5	5.9%	4,338.0	5.8%	4,067.1	5.4%	3,777.3	5.0%	3,602.6	5.0%
A	19,702.3	26.6%	20,115.9	26.8%	19,414.6	25.8%	19,133.8	25.4%	18,473.4	25.4%
BBB	28,310.1	38.3%	29,205.9	38.9%	29,445.1	39.1%	29,034.0	38.5%	27,860.2	38.3%
BB	2,843.4	3.8%	2,877.3	3.8%	2,865.1	3.8%	2,876.4	3.8%	2,766.3	3.8%
B and below	2,280.2	3.1%	2,488.4	3.3%	2,742.7	3.6%	2,590.3	3.5%	2,605.9	3.6%
Total fixed maturities, including securities pledged	**73,972.0**	**100.0%**	**75,073.4**	**100.0%**	**75,287.1**	**100.0%**	**75,375.7**	**100.0%**	**72,726.5**	**100.0%**

(1) Adjustments include the elimination of intercompany transactions between the Company and its consolidated investment entities, primarily the elimination of the Company's equity at risk recorded as investments by the Company (before consolidation) against either equity (private equity and real estate partnership funds) or senior and subordinated debt (CLOs) of the funds.
(2) Fixed Maturity Securities includes fixed maturities,available for sale , fixed maturities at fair value using the fair value option and securities pledged to creditors.
(3) Subprime asset-backed securities are included as a component of Non-Agency RMBS under this presentation.
(4) ARO ratings do not directly translate into NAIC ratings.

ING U.S.
Portfolio Results

(in millions USD)

	Three Months Ended										Year to Date			
	6/30/13		3/31/13		12/31/12		9/30/12		6/30/12		6/30/13		6/30/12	
Operating investment income and annualized yield	**Net Investment Income**	**Annualized Yield**	**Net Investment Income**	**Annualized Yield**	**Net Investment Income**	**Annualized Yield**	**Net Investment Income**	**Annualized Yield**	**Net Investment Income**	**Annualized Yield**	**Net Investment Income**	**Annualized Yield**	**Net Investment Income**	**Annualized Yield**
Fixed maturity securities [1]	831.0	5.02%	855.6	5.21%	854.6	5.23%	872.7	5.42%	898.1	5.72%	1,686.6	5.14%	1,788.1	5.58%
Equity securities	0.5	0.77%	2.6	3.72%	3.2	3.77%	5.4	6.81%	5.9	7.14%	3.1	2.25%	9.1	5.45%
Mortgage loans	113.6	5.24%	115.4	5.38%	114.0	5.42%	119.0	5.50%	120.2	5.44%	229.0	5.31%	242.6	5.62%
Limited partnerships	27.8	11.46%	23.2	9.37%	17.4	6.98%	22.2	6.22%	(47.8)	-11.98%	51.0	10.40%	12.9	1.78%
Policy loans	29.7	5.69%	29.9	5.57%	30.0	5.60%	30.1	5.60%	30.7	5.72%	59.6	5.63%	61.4	5.71%
Dutch state obligation (Alt-A transaction)	-	0.00%	-	0.00%	1.6	0.91%	4.3	1.10%	4.4	1.09%	-	0.00%	8.2	1.18%
Short-term investments	1.0	0.17%	0.9	0.12%	1.5	0.10%	1.0	0.11%	2.1	0.14%	1.9	0.14%	2.9	0.12%
Derivatives [1]	(9.0)	N/A	(11.9)	N/A	(13.9)	N/A	(9.0)	N/A	(18.3)	N/A	(20.9)	N/A	(33.3)	N/A
Pre-payment fee income	25.7	0.12%	25.6	0.12%	17.9	0.08%	13.7	0.06%	17.3	0.08%	51.3	0.12%	37.9	0.09%
Other assets	3.3	N/A	3.5	N/A	11.0	N/A	(1.6)	N/A	5.5	N/A	6.8	N/A	13.7	N/A
Gross investment income before expenses and fees	**1,023.6**	**5.07%**	**1,044.8**	**5.17%**	**1,037.3**	**4.94%**	**1,057.8**	**5.14%**	**1,018.1**	**4.89%**	**2,068.4**	**5.14%**	**2,143.5**	**5.19%**
Expenses and fees	(40.7)	-0.21%	(40.7)	-0.21%	(41.4)	-0.20%	(40.0)	-0.20%	(41.8)	-0.21%	(81.4)	-0.21%	(83.5)	-0.21%
Total investment income and annualized yield	**982.9**	**4.86%**	**1,004.1**	**4.96%**	**995.9**	**4.74%**	**1,017.8**	**4.94%**	**976.3**	**4.68%**	**1,987.0**	**4.93%**	**2,060.0**	**4.98%**
Less: Closed Block Variable Annuity (CBVA) investment income net of expenses and fees	20.9		18.5		17.3		12.2		5.8		39.4		23.3	
Total investment income, excluding CBVA	**962.0**		**985.6**		**978.6**		**1,005.6**		**970.5**		**1,947.6**		**2,036.7**	
Trading Gains/Losses														
Fixed Maturities	0.8		11.0		45.9		194.9		56.3		11.8		167.6	
Equity securities	(0.1)		0.2		2.4		0.1		(0.9)		0.1		1.7	
Mortgage loans	(0.2)		-		7.7		-		(0.4)		(0.2)		-	
Other investments	(3.0)		1.6		(21.9)		9.0		(1.5)		(1.4)		(9.0)	
Total Trading Gains/Losses, excluding CBVA	**(2.5)**		**12.8**		**34.1**		**204.0**		**53.5**		**10.3**		**160.3**	
Impairments														
Fixed Maturities	(5.4)		(11.0)		(20.2)		(11.0)		(5.8)		(16.4)		(12.6)	
Equity securities	(1.8)		-		-		-		-		(1.8)		-	
Mortgage loans	-		-		(7.7)		-		-		-		-	
Other investments	-		-		-		(1.4)		-		-		-	
Total Impairments, excluding CBVA	**(7.2)**		**(11.0)**		**(27.9)**		**(12.4)**		**(5.8)**		**(18.2)**		**(12.6)**	
Fair Value Adjustments [2]	**(77.7)**		**(10.2)**		**(9.3)**		**44.0**		**85.4**		**(87.9)**		**79.1**	
Derivatives, including Change in Fair Value of Derivatives related to Guaranteed Benefits, excluding CBVA	**114.6**		**58.1**		**22.9**		**49.2**		**4.0**		**172.7**		**137.9**	
Net Realized Investment Gains (losses) and Net Guaranteed Benefit Hedging Gains (losses), excluding CBVA	**27.2**		**49.7**		**19.8**		**284.8**		**137.1**		**76.9**		**364.7**	
CBVA Investment Income and Realized Capital Gains (Losses)	**(387.5)**		**(758.0)**		**(250.1)**		**(270.8)**		**486.6**		**(1,145.5)**		**(809.2)**	
Business Sold Through MODCO REINS [3]	**(62.7)**		**(18.7)**		**(6.9)**		**18.8**		**21.5**		**(81.4)**		**20.4**	
Consolidation/eliminations [4]	**7.3**		**65.3**		**(70.2)**		**55.4**		**8.9**		**72.6**		**39.5**	
Total Investment Income and Realized Capital Gains (Losses)	**546.3**		**323.9**		**671.2**		**1,093.8**		**1,624.6**		**870.2**		**1,652.1**	

[1] Operating income from CMO-B portfolio assets, including derivatives, is included in fixed maturity securities.

[2] Fair value adjustments include adjustments related to CMO-B assets carried at fair value, among other income sources.

[3] Income related to the Hannover Life Re Modco reinsurance transaction, in which the risk associated with these policies has been transferred to Hannover Life Re.

[4] Consolidation/eliminations includes:

-The impact of consolidation of investment entities into the Consolidated Statements of Operations, net of the elimination of the Company's management fees expensed by the funds and recorded as operating revenues (before consolidation) by the Company;

-The elimination of intersegment expenses, primarily consisting of asset-based management and administration fees charged by our Investment Management Segment;

-Other intersegment eliminations.

ING U.S.
Alternative Investment Income

(in millions USD)	Three Months Ended					Year-to-Date	
	6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	6/30/13	6/30/12
Retirement							
Average alternative investments	260.0	256.0	292.2	505.0	624.8	258.0	647.5
Alternative investment income	8.4	7.9	0.9	2.6	14.8	16.3	39.7
Annuities							
Average alternative investments	178.8	189.2	188.5	277.3	313.2	184.0	335.9
Alternative investment income	7.6	4.4	2.0	2.0	9.5	12.0	21.8
Investment Management							
Average alternative investments	123.8	120.8	129.2	114.3	100.1	122.2	93.2
Alternative investment income	6.1	2.8	5.6	19.5	11.1	8.9	16.5
Individual Life							
Average alternative investments	138.8	132.1	133.5	195.5	225.3	135.5	230.5
Alternative investment income	6.3	3.4	(0.3)	0.7	5.9	9.7	11.7
Employee Benefits							
Average alternative investments	25.6	23.6	29.7	52.5	65.3	24.6	67.4
Alternative investment income	1.1	0.6	0.1	0.4	1.4	1.7	4.0
Total Ongoing Business							
Average alternative investments	**727.0**	**721.7**	**773.1**	**1,144.6**	**1,328.7**	**724.3**	**1,374.5**
Alternative investment income	**29.5**	**19.1**	**8.3**	**25.2**	**42.7**	**48.6**	**93.7**
Corporate							
Average alternative investments	95.5	98.1	101.6	96.5	93.5	96.8	92.0
Alternative investment income	(5.7)	2.7	5.1	6.3	6.9	(3.0)	12.0
Closed Blocks [(1)]							
Average alternative investments	59.4	62.4	41.5	80.4	111.2	60.9	115.9
Alternative investment income	2.4	1.8	4.0	0.7	2.3	4.2	6.9
Total ING U.S.							
Average alternative investments	**881.9**	**882.2**	**916.2**	**1,321.5**	**1,533.4**	**882.0**	**1,582.4**
Alternative investment income	**26.2**	**23.6**	**17.4**	**32.2**	**51.9**	**49.8**	**112.6**

[(1)] Our Closed Block Variable Annuity segment is managed to focus on protecting regulatory and rating agency capital rather than achieving operating metrics and, therefore, its results of operations are not reflected within investment income.

* The investment income on alternative investments shown above for the period ended June 30, 2012 excludes the $92.0 million net loss on the sale of certain alternative investments during the period.

ING U.S.
Unrealized Gains (Losses)

(in millions USD)

Fixed Maturities, available for sale (including securities pledged)
Aging Schedule

	Balances as of									
	6/30/13		3/31/13		12/31/12		9/30/12		6/30/12	
	Amount	% of Total	Amount	% of Total	Amount	% of Total	Amount	% of Total	Amount	% of Total
Less than 20%	(929.8)	92.7%	(191.9)	71.3%	(150.6)	51.4%	(172.5)	46.2%	(285.1)	44.6%
20% or more for less than six months	(35.3)	3.5%	(3.9)	1.5%	(11.4)	3.9%	(31.0)	8.3%	(65.5)	10.3%
20% or more for six months or greater	(38.2)	3.8%	(73.0)	27.2%	(130.7)	44.7%	(169.7)	45.5%	(288.3)	45.1%
Total Unrealized Loss	**(1,003.3)**	**100.0%**	**(268.8)**	**100.0%**	**(292.7)**	**100.0%**	**(373.2)**	**100.0%**	**(638.9)**	**100.0%**
Total Unrealized Gain	**4,919.9**		**7,336.0**		**8,155.7**		**8,277.8**		**7,133.2**	
Net Unrealized Gain/Loss	**3,916.6**		**7,067.2**		**7,863.0**		**7,904.6**		**6,494.3**	

Fixed Maturities Securities - Security Sector - Net Unrealized Gain/(Loss)*

	6/30/13	3/31/13	12/31/12	9/30/12	6/30/12
US Treasuries and US government agencies and authorities	348.7	638.7	768.2	835.8	845.2
US Corporate - Public	1,458.9	3,116.0	3,592.5	3,638.9	2,897.1
US Corporate - Private	363.5	561.5	585.3	607.0	532.6
Foreign Government / Agency	11.0	84.0	120.6	109.9	74.8
Foreign Corporate - Public	207.4	559.7	640.8	601.8	404.9
Foreign Corporate - Private	503.6	793.1	831.9	848.7	745.1
State, municipalities, and political subdivisions	14.2	29.2	32.6	29.4	28.0
Residential mortgaged-backed securities:					
CMO-B Agency	422.3	505.9	551.1	587.4	710.4
CMO-B Non-Agency	117.1	128.5	136.0	134.2	179.0
Agency	7.9	55.8	67.4	90.2	78.0
Non-Agency	0.3	18.9	(41.8)	(111.3)	(304.9)
Total Residential mortgage-backed securities	**547.6**	**709.1**	**712.7**	**700.5**	**662.5**
Commercial Mortgage-Backed Securities	411.3	511.8	507.5	457.5	239.5
Other Asset-Backed Securities*	50.4	64.1	70.9	75.1	64.6
Total Net Unrealized Gain/Loss	**3,916.6**	**7,067.2**	**7,863.0**	**7,904.6**	**6,494.3**

* Subprime asset-backed securities are included as a component of Non-Agency RMBS under this presentation.

(in millions USD)

RMBS Balances by Collateral Type

	Balances as of									
	6/30/13		3/31/13		12/31/12		9/30/12		6/30/12	
	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost
Prime Agency	6,040.8	5,508.4	5,639.6	4,939.7	5,844.8	5,070.0	6,763.9	5,929.3	6,783.4	5,821.7
Prime / Non-Agency	1,148.9	1,000.6	1,300.0	1,116.1	1,399.4	1,215.3	1,503.2	1,312.7	1,621.0	1,439.9
Alt-A RMBS	376.3	344.6	402.0	365.2	411.3	389.2	415.2	407.4	399.7	431.9
Subprime Mortgage-Backed Securities	802.8	806.5	836.9	836.3	967.3	998.0	949.5	1,039.1	935.3	1,122.5
Total	**8,368.8**	**7,660.1**	**8,178.5**	**7,257.3**	**8,622.8**	**7,672.5**	**9,631.8**	**8,688.5**	**9,739.4**	**8,816.0**

CMBS Balances by Year of Origination

	Balances as of									
	6/30/13		3/31/13		12/31/12		9/30/12		6/30/12	
	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost
2008	11.4	9.2	11.8	9.4	12.9	11.1	15.3	13.0	15.2	14.6
2007	1,636.3	1,457.6	1,810.3	1,583.0	1,850.3	1,636.8	2,018.7	1,841.4	1,898.2	1,860.7
2006	1,390.0	1,247.1	1,475.7	1,300.7	1,493.7	1,315.8	1,494.1	1,333.5	1,449.7	1,357.1
2005 and prior	1,388.2	1,300.7	1,515.4	1,408.3	1,589.5	1,475.2	1,688.9	1,571.6	1,834.4	1,725.6
Total	**4,425.9**	**4,014.6**	**4,813.2**	**4,301.4**	**4,946.4**	**4,438.9**	**5,217.0**	**4,759.5**	**5,197.5**	**4,958.0**

Other ABS Balances by Loan Classification

	Balances as of									
	6/30/13		3/31/13		12/31/12		9/30/12		6/30/12	
	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost
Credit Card Receivables	564.1	538.5	591.5	558.0	651.7	614.8	671.4	631.9	619.5	584.2
Automobile Receivables	500.1	498.9	471.1	468.1	535.2	531.1	573.8	568.8	460.0	456.9
CLO's *	49.1	48.4	53.6	53.8	66.1	68.0	82.1	86.0	75.2	84.5
Other	295.9	280.3	310.8	291.0	355.8	334.2	344.5	321.5	364.7	343.4
Total	**1,409.2**	**1,366.1**	**1,427.0**	**1,370.9**	**1,608.8**	**1,548.1**	**1,671.8**	**1,608.2**	**1,519.4**	**1,469.0**

* Excludes consolidated CLO's

ING U.S.
RMBS Securities Summary

(in millions USD)

RMBS*
By Rating and Origination Year
As of June 30, 2013

NAIC Designation	Prime Agency		Prime/Non-Agency		Alt-A RMBS		Subprime Mortgage-Backed Securities		Total	
	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost
1	6,015.5	5,479.5	696.7	626.1	164.1	141.6	467.7	436.5	7,344.0	6,683.7
2	9.8	11.5	100.1	104.0	48.7	47.1	66.8	70.9	225.4	233.5
3	9.8	11.8	78.2	76.4	92.0	87.1	182.6	200.2	362.6	375.5
4	5.7	5.6	64.7	62.6	58.6	57.0	76.3	88.9	205.3	214.1
5	-	-	53.3	39.7	10.4	9.0	7.9	7.2	71.6	55.9
6	-	-	155.9	91.8	2.5	2.8	1.5	2.8	159.9	97.4
Total by rating	**6,040.8**	**5,508.4**	**1,148.9**	**1,000.6**	**376.3**	**344.6**	**802.8**	**806.5**	**8,368.8**	**7,660.1**

ARO Rating	Prime Agency		Prime/Non-Agency		Alt-A RMBS		Subprime Mortgage-Backed Securities		Total	
	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost
AAA	6,002.8	5,466.3	15.4	15.4	0.3	0.3	3.2	3.2	6,021.7	5,485.2
AA	3.1	3.0	40.2	37.7	1.2	1.2	8.4	8.2	52.9	50.1
A	-	-	102.8	95.9	6.9	6.5	43.1	44.1	152.8	146.5
BBB	-	-	166.5	168.5	14.0	14.3	48.0	49.6	228.5	232.4
BB	9.8	11.8	72.4	67.8	18.1	18.4	93.8	102.3	194.1	200.3
B and below	25.1	27.3	751.6	615.3	335.8	303.9	606.3	599.1	1,718.8	1,545.6
Total by rating	**6,040.8**	**5,508.4**	**1,148.9**	**1,000.6**	**376.3**	**344.6**	**802.8**	**806.5**	**8,368.8**	**7,660.1**

Origination Year	Prime Agency		Prime/Non-Agency		Alt-A RMBS		Subprime Mortgage-Backed Securities		Total	
	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost
2013	335.6	342.4	-	-	-	-	-	-	335.6	342.4
2012	733.1	749.9	-	-	-	-	-	-	733.1	749.9
2011	929.0	928.7	-	-	-	-	-	-	929.0	928.7
2010	951.9	941.1	30.3	29.1	-	-	-	-	982.2	970.2
2009	400.7	395.5	14.8	15.0	-	-	-	-	415.5	410.5
2008	240.4	226.1	-	-	-	-	-	-	240.4	226.1
2007	506.9	460.2	162.3	152.1	79.3	75.3	230.5	221.2	979.0	908.8
2006	605.4	473.8	256.2	179.3	97.4	74.5	262.7	256.7	1,221.7	984.3
2005 and prior	1,337.8	990.7	685.3	625.1	199.6	194.8	309.6	328.6	2,532.3	2,139.2
Total by origination year	**6,040.8**	**5,508.4**	**1,148.9**	**1,000.6**	**376.3**	**344.6**	**802.8**	**806.5**	**8,368.8**	**7,660.1**

* Subprime mortgage-backed securities are included in RMBS under this presentation

CMBS and Other Asset-Backed Securities Summary

(in millions USD)

CMBS
By Rating and Vintage
As of June 30, 2013

	AAA		AA		A		BBB		BB		B & Below		Total	
Origination Year	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost
2008	-	-	-	-	-	-	11.4	9.2	-	-	-	-	11.4	9.2
2007	77.0	71.8	395.9	359.0	188.0	171.2	509.2	445.2	315.6	285.8	150.6	124.6	1,636.3	1,457.6
2006	585.9	538.6	250.4	226.8	153.4	139.2	245.1	220.4	104.8	82.1	50.4	40.0	1,390.0	1,247.1
2005 and prior	983.9	942.9	169.2	158.4	151.1	137.6	34.5	33.0	36.4	23.6	13.1	5.2	1,388.2	1,300.7
Total by origination year	**1,646.8**	**1,553.3**	**815.5**	**744.2**	**492.5**	**448.0**	**800.2**	**707.8**	**456.8**	**391.5**	**214.1**	**169.8**	**4,425.9**	**4,014.6**

Other Asset-Backed Securities*
By Rating and Classification
As of June 30, 2013

	Credit Card Receivables		Automobile Receivables		CLO's**		Other		Total	
ARO Rating	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost
AAA	541.9	517.6	500.1	498.9	1.9	-	261.5	249.6	1,305.4	1,266.1
AA	-	-	-	-	28.0	24.2	2.1	2.6	30.1	26.8
A	22.2	20.9	-	-	13.5	11.3	15.7	16.0	51.4	48.2
BBB	-	-	-	-	-	-	12.4	11.3	12.4	11.3
BB	-	-	-	-	-	-	0.6	0.6	0.6	0.6
B and below	-	-	-	-	5.7	12.9	3.6	0.2	9.3	13.1
Total by rating	**564.1**	**538.5**	**500.1**	**498.9**	**49.1**	**48.4**	**295.9**	**280.3**	**1,409.2**	**1,366.1**

	Credit Card Receivables		Automobile Receivables		CLO's**		Other		Total	
NAIC Designation	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost
1	564.1	538.5	500.1	498.9	43.4	35.5	279.3	268.2	1,386.9	1,341.1
2	-	-	-	-	-	-	12.4	11.3	12.4	11.3
3	-	-	-	-	-	-	0.6	0.6	0.6	0.6
4	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	5.7	12.9	3.6	0.2	9.3	13.1
Total by rating	**564.1**	**538.5**	**500.1**	**498.9**	**49.1**	**48.4**	**295.9**	**280.3**	**1,409.2**	**1,366.1**

* Subprime asset-backed securities are excluded from Other Asset-Backed Securities and included in Non-Agency RMBS under this presentation.
** Excludes consolidated CLO's

ING U.S.
Mortgage Loans on Real Estate

(in millions USD)

Mortgage Loans on Real Estate by Region and Property Type

	Balances as of									
	6/30/13		3/31/13		12/31/12		9/30/12		6/30/12	
U.S. Region	**Amount**	**% of Total**	**Amount**	**% of Total**	**Amount**	**% of Total**	**Amount**	**% of Total**	**Amount**	**% of Total**
Pacific	2,090.2	23.3%	2,025.5	22.7%	1,973.9	22.8%	2,065.6	23.7%	2,109.1	23.5%
South Atlantic	1,706.6	19.1%	1,725.9	19.3%	1,687.6	19.4%	1,690.6	19.4%	1,762.2	19.7%
Middle Atlantic	1,142.8	12.8%	1,000.5	11.2%	1,059.5	12.2%	1,054.5	12.1%	1,066.8	11.9%
East North Central	1,006.7	11.3%	1,020.1	11.4%	962.8	11.1%	986.8	11.4%	1,047.8	11.7%
West South Central	1,246.3	14.0%	1,301.6	14.5%	1,176.3	13.6%	1,107.9	12.8%	1,140.6	12.7%
Mountain	711.1	8.0%	800.9	8.9%	718.2	8.3%	693.2	8.0%	743.3	8.3%
West North Central	502.7	5.6%	535.0	6.0%	537.5	6.2%	525.9	6.1%	506.8	5.7%
New England	322.1	3.6%	334.8	3.7%	334.6	3.9%	330.1	3.8%	340.0	3.8%
East South Central	204.7	2.3%	209.0	2.3%	215.8	2.5%	232.5	2.7%	241.3	2.7%
Total Commercial Mortgage Loans [1]	**8,933.2**	**100.0%**	**8,953.3**	**100.0%**	**8,666.2**	**100.0%**	**8,687.1**	**100.0%**	**8,957.9**	**100.0%**
Property Type										
Industrial	3,183.5	35.7%	3,385.2	37.7%	3,361.5	38.8%	3,354.8	38.5%	3,458.2	38.6%
Retail	2,653.1	29.7%	2,609.9	29.2%	2,350.2	27.1%	2,167.5	25.0%	2,240.1	25.0%
Office	1,280.9	14.3%	1,243.3	13.9%	1,284.7	14.8%	1,344.9	15.5%	1,420.2	15.9%
Apartments	994.1	11.1%	935.8	10.5%	952.1	11.0%	974.2	11.2%	984.8	11.0%
Hotel/Motel	323.3	3.6%	324.1	3.6%	280.6	3.2%	436.4	5.0%	438.3	4.9%
Other	341.0	3.8%	353.9	4.0%	363.1	4.2%	334.9	3.9%	340.7	3.8%
Mixed Use	157.3	1.8%	101.1	1.1%	74.0	0.9%	74.4	0.9%	75.6	0.8%
Total Commercial Mortgage Loans [1]	**8,933.2**	**100.0%**	**8,953.3**	**100.0%**	**8,666.2**	**100.0%**	**8,687.1**	**100.0%**	**8,957.9**	**100.0%**
Loan Size										
Under $5 million	1,607.7	18.0%	1,662.9	18.6%	1,683.0	19.4%	1,698.4	19.5%	1,718.4	19.2%
$5 million but less than $10 million	1,601.5	17.9%	1,694.8	18.9%	1,641.1	18.9%	1,675.4	19.3%	1,674.6	18.7%
$10 million but less than $20 million	1,725.0	19.3%	1,639.0	18.3%	1,578.6	18.2%	1,611.8	18.6%	1,593.8	17.8%
$20 million but less than $30 million	1,085.7	12.2%	966.1	10.8%	753.2	8.7%	705.3	8.1%	718.2	8.0%
$30 million and over	2,913.3	32.6%	2,990.5	33.4%	3,010.3	34.8%	2,996.2	34.5%	3,252.9	36.3%
Total Commercial Mortgage Loans [1]	**8,933.2**	**100.0%**	**8,953.3**	**100.0%**	**8,666.2**	**100.0%**	**8,687.1**	**100.0%**	**8,957.9**	**100.0%**

	6/30/13	3/31/13	12/31/12	9/30/12	6/30/12
Other Stats as ratios					
LTV - Origination	58.5%	58.1%	57.7%	56.9%	56.6%
LTV - Current	55.5%	55.3%	55.0%	53.8%	54.4%
Debt Service Coverage	1.9	1.9	2.0	2.0	2.0
Other Stats in USD millions					
60+day delinq (incl in process of foreclosure)					
US GAAP Book Value	9.0	9.0	9.0	16.7	16.7
Allowance for loan losses	4.1	3.9	3.9	4.5	4.7

[1] Total Commercial Mortgage Loans shown do not include allowance for mortgage loan credit losses

ING U.S.
U.S. and Foreign Corporate Securities

(in millions USD)

Summary of Corporate Securities by Industry Category

		Balances as of									
		6/30/13		3/31/13		12/31/12		9/30/12		6/30/12	
		Fair Value	% of Total	Fair Value	% of Total	Fair Value	% of Total	Fair Value	% of Total	Fair Value	% of Total
Type	**Industry**										
Public	Communications	3,893.5	10.2%	4,056.8	10.4%	3,670.9	9.6%	3,608.0	9.8%	3,438.1	9.8%
	Financial	5,629.2	14.7%	5,826.4	15.0%	5,579.5	14.7%	5,341.0	14.5%	5,399.7	15.4%
	Industrial and other companies	21,014.9	55.0%	21,203.8	54.4%	21,065.0	55.4%	19,999.6	54.5%	18,863.9	53.7%
	Utilities	6,641.3	17.4%	6,813.6	17.5%	6,718.7	17.6%	6,756.4	18.4%	6,513.1	18.5%
	Transportation	1,037.6	2.7%	1,044.4	2.7%	1,040.0	2.7%	1,009.9	2.8%	923.2	2.6%
	Sub-total	38,216.5	100.0%	38,945.0	100.0%	38,074.1	100.0%	36,714.9	100.0%	35,138.0	100.0%
Private	Communications	426.2	3.2%	491.2	3.6%	499.6	3.6%	498.5	3.6%	362.6	2.7%
	Financial	918.6	6.8%	917.0	6.7%	1,036.1	7.5%	1,040.5	7.5%	1,029.3	7.6%
	Industrial and other companies	8,660.6	64.0%	8,511.4	61.7%	8,587.4	61.8%	8,519.0	61.6%	8,322.9	61.7%
	Utilities	3,006.5	22.3%	3,302.1	24.0%	3,356.0	24.2%	3,410.3	24.6%	3,401.8	25.2%
	Transportation	494.6	3.7%	547.1	4.0%	405.2	2.9%	369.2	2.7%	383.1	2.8%
	Sub-total	13,506.5	100.0%	13,768.8	100.0%	13,884.3	100.0%	13,837.5	100.0%	13,499.7	100.0%
Total	Communications	4,319.7	8.4%	4,548.0	8.6%	4,170.5	8.0%	4,106.5	8.2%	3,800.7	7.8%
	Financial	6,547.8	12.7%	6,743.4	12.8%	6,615.6	12.7%	6,381.5	12.6%	6,429.0	13.2%
	Industrial and other companies	29,675.5	57.3%	29,715.2	56.4%	29,652.4	57.1%	28,518.6	56.4%	27,186.8	55.9%
	Utilities	9,647.8	18.6%	10,115.7	19.2%	10,074.7	19.4%	10,166.7	20.1%	9,914.9	20.4%
	Transportation	1,532.2	3.0%	1,591.5	3.0%	1,445.2	2.8%	1,379.1	2.7%	1,306.3	2.7%
	Total	**51,723.0**	**100.0%**	**52,713.8**	**100.0%**	**51,958.4**	**100.0%**	**50,552.4**	**100.0%**	**48,637.7**	**100.0%**

ING U.S.
Exposure to European Debt-Fixed Maturities and Equity Securities

(in millions USD)

Exposure to Select European Countries	Sovereign Debt		Corporate - Financial		Corporate - Non-Financial		Total		Total	
As of June 30, 2013	**Fair Value**	**% of Total**	**Fair Value**	**% of Total**	**Fair Value**	**% of Total**	**Fair Value**	**% of Total**	**Amortized Cost**	**% of Total**
Ireland	-	0.0%	-	0.0%	315.0	4.3%	315.0	3.8%	302.7	3.8%
Italy	-	0.0%	-	0.0%	267.3	3.7%	267.3	3.2%	253.3	3.2%
Portugal	-	0.0%	-	0.0%	9.8	0.1%	9.8	0.1%	7.6	0.1%
Spain	-	0.0%	-	0.0%	238.7	3.3%	238.7	2.9%	230.2	2.9%
Total Peripheral Euro-Zone	**-**	**0.0%**	**-**	**0.0%**	**830.8**	**11.4%**	**830.8**	**10.0%**	**793.8**	**10.0%**
Austria	-	0.0%	-	0.0%	16.0	0.2%	16.0	0.2%	15.0	0.2%
Belgium	37.4	12.4%	-	0.0%	344.0	4.7%	381.5	4.6%	333.0	4.2%
Bulgaria	5.9	2.0%	-	0.0%	-	0.0%	5.9	0.1%	5.8	0.1%
Croatia	27.1	9.0%	-	0.0%	-	0.0%	27.1	0.3%	25.5	0.3%
Czech Republic	-	0.0%	-	0.0%	9.9	0.1%	9.9	0.1%	10.1	0.1%
Denmark	-	0.0%	10.3	1.3%	112.3	1.6%	122.6	1.5%	114.5	1.5%
Finland	-	0.0%	-	0.0%	42.4	0.6%	42.4	0.5%	40.0	0.5%
France	-	0.0%	95.1	12.0%	376.6	5.2%	471.7	5.7%	447.8	5.7%
Germany	-	0.0%	51.5	6.5%	560.7	7.7%	612.2	7.3%	571.2	7.2%
Hungary	6.1	2.0%	-	0.0%	-	0.0%	6.1	0.1%	5.9	0.1%
Iceland	-	0.0%	1.1	0.1%	-	0.0%	1.1	0.0%	-	0.0%
Kazakhstan	57.9	19.1%	-	0.0%	7.5	0.1%	65.4	0.8%	61.7	0.8%
Latvia	4.9	1.6%	-	0.0%	-	0.0%	4.9	0.1%	4.6	0.1%
Lithuania	32.9	10.9%	-	0.0%	-	0.0%	32.9	0.4%	30.6	0.4%
Luxembourg	-	0.0%	-	0.0%	124.0	1.7%	124.0	1.5%	122.7	1.6%
Netherlands	-	0.0%	174.5	22.0%	1,132.7	15.7%	1,307.2	15.6%	1,222.9	15.4%
Norway	-	0.0%	2.9	0.4%	238.1	3.3%	241.0	2.9%	240.3	3.1%
Russian Federation	78.6	25.9%	-	0.0%	95.4	1.3%	174.0	2.1%	164.4	2.1%
Slovakia	5.1	1.7%	-	0.0%	-	0.0%	5.1	0.1%	5.0	0.1%
Slovenia	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Sweden	23.7	7.8%	19.8	2.5%	125.6	1.7%	169.0	2.0%	156.5	2.0%
Switzerland	-	0.0%	150.2	18.9%	547.2	7.6%	697.4	8.4%	645.8	8.2%
Turkey	22.9	7.6%	-	0.0%	37.2	0.5%	60.1	0.7%	61.7	0.8%
United Kingdom	-	0.0%	287.8	36.3%	2,643.5	36.6%	2,931.3	35.0%	2,795.4	35.5%
Total Non-Peripheral Europe	**302.5**	**100.0%**	**793.2**	**100.0%**	**6,413.1**	**88.6%**	**7,508.8**	**90.0%**	**7,080.4**	**90.0%**
Total Europe	**302.5**	**100.0%**	**793.2**	**100.0%**	**7,243.9**	**100.0%**	**8,339.6**	**100.0%**	**7,874.2**	**100.0%**

Additional Information

ING U.S.
Adjustments to Operating Earnings by Segment

(in millions USD)	Three Months Ended					Year-to-Date	
	6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	6/30/13	6/30/12
DAC/VOBA and other intangibles unlocking							
Retirement	(1.4)	3.0	(8.9)	15.9	(5.0)	1.6	(1.2)
Annuities	9.9	7.0	(44.4)	(12.9)	(8.6)	16.9	(28.9)
Total Retirement Solutions	8.5	10.0	(53.3)	3.0	(13.6)	18.5	(30.1)
Investment Management	-	-	-	-	-	-	-
Individual Life	(4.9)	(2.7)	4.6	3.4	(0.2)	(7.6)	(4.6)
Employee Benefits	-	-	-	-	-	-	-
Total Insurance Solutions	(4.9)	(2.7)	4.6	3.4	(0.2)	(7.6)	(4.6)
Ongoing Business	**3.6**	**7.3**	**(48.7)**	**6.4**	**(13.8)**	**10.9**	**(34.7)**
Corporate	-	-	-	-	-	-	-
Total Closed Blocks	-	-	-	-	-	-	-
Total DAC/VOBA and other intangibles unlocking	**3.6**	**7.3**	**(48.7)**	**6.4**	**(13.8)**	**10.9**	**(34.7)**
Additional adjustments*							
Retirement	-	-	-	(1.0)	(50.1)	-	(30.3)
Annuities	-	-	-	(0.3)	(18.5)	-	(10.9)
Total Retirement Solutions	-	-	-	(1.3)	(68.6)	-	(41.2)
Investment Management	-	-	-	-	2.2	-	2.2
Individual Life	-	-	-	5.2	(3.1)	-	9.6
Employee Benefits	-	-	-	0.6	(3.8)	-	(0.5)
Total Insurance Solutions	-	-	-	5.8	(6.9)	-	9.1
Ongoing Business	**-**	**-**	**-**	**4.5**	**(73.3)**	**-**	**(29.9)**
Corporate	(43.2)	(41.9)	(39.2)	(39.8)	(32.1)	(85.1)	(48.8)
Total Closed Blocks	-	-	-	-	(10.1)	-	(5.8)
Total non-recurring items and interest expense	**(43.2)**	**(41.9)**	**(39.2)**	**(35.3)**	**(115.5)**	**(85.1)**	**(84.5)**
Total adjustments to operating earnings							
Retirement	(1.4)	3.0	(8.9)	14.9	(55.1)	1.6	(31.5)
Annuities	9.9	7.0	(44.4)	(13.2)	(27.1)	16.9	(39.8)
Total Retirement Solutions	8.5	10.0	(53.3)	1.7	(82.2)	18.5	(71.3)
Investment Management	-	-	-	-	2.2	-	2.2
Individual Life	(4.9)	(2.7)	4.6	8.6	(3.3)	(7.6)	5.0
Employee Benefits	-	-	-	0.6	(3.8)	-	(0.5)
Total Insurance Solutions	(4.9)	(2.7)	4.6	9.2	(7.1)	(7.6)	4.5
Ongoing Business	**3.6**	**7.3**	**(48.7)**	**10.9**	**(87.1)**	**10.9**	**(64.6)**
Corporate	(43.2)	(41.9)	(39.2)	(39.8)	(32.1)	(85.1)	(48.8)
Total Closed Blocks	-	-	-	-	(10.1)	-	(5.8)
Total adjustments to operating earnings	**(39.6)**	**(34.6)**	**(87.9)**	**(28.9)**	**(129.3)**	**(74.2)**	**(119.2)**

* Additional adjustments include impact of portfolio restructuring and interest expenses

ING U.S.
Average Capital and Financial Leverage

(in millions USD, unless otherwise indicated)	Balances as of 6/30/13	Balances as of 12/31/12
ING U.S., Inc. Shareholders' Equity	12,471.6	13,874.9
AOCI	2,087.8	3,710.7
ING U.S., Inc. Shareholders' Equity, excluding AOCI	10,383.8	10,164.2
Financial Leverage [1]	3,683.3	3,808.3
Total Capital	14,067.1	13,972.5
Financial Leverage to Total Capital	26.2%	27.3%
Average Capital (average for period)	**14,019.8**	**13,886.4**

[1] Financial leverage is defined as short term debt, long term debt, and loans from certain subsidiaries, excluding operating leverage. We define operating leverage as self-liquidating forms of financing, including securities lending, reverse repurchase and captive reinsurance reserve financing arrangements. The following table presents a reconciliation of financial leverage to debt:

(in millions USD, unless otherwise indicated)	Balances as of 6/30/13	Balances as of 12/31/12
Short-term Debt	138.6	1,064.6
Long-term Debt	3,265.7	3,171.1
Total Debt	3,404.3	4,235.7
Less: operating leverage	-	(688.5)
Plus: loans from subsidiaries	279.0	261.1
Financial Leverage	**3,683.3**	**3,808.3**

ING U.S.
Operating Revenues by Segment

(in millions USD)	Three Months Ended 6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	Year-to-Date 6/30/13	6/30/12
Retirement	596.9	583.2	570.5	582.1	538.9	1,180.1	1,119.3
Annuities	304.0	307.6	317.4	309.7	328.7	611.6	679.9
Total Retirement Solutions	900.9	890.8	887.9	891.8	867.6	1,791.7	1,799.2
Investment Management	148.6	131.9	142.5	142.2	130.2	280.5	260.8
Individual Life	694.8	687.1	694.2	678.5	709.2	1,381.9	1,421.2
Employee Benefits	311.7	318.1	313.6	310.5	313.8	629.8	627.1
Total Insurance Solutions	1,006.5	1,005.2	1,007.8	989.0	1,023.0	2,011.7	2,048.3
Ongoing Business	**2,056.0**	**2,027.9**	**2,038.2**	**2,023.0**	**2,020.8**	**4,083.9**	**4,108.3**
Corporate	7.9	17.1	19.2	13.2	19.3	25.0	33.5
Total Closed Blocks	33.6	45.5	38.2	40.5	38.9	79.1	92.3
Total operating revenues	**2,097.5**	**2,090.5**	**2,095.6**	**2,076.7**	**2,079.0**	**4,188.0**	**4,234.1**
Adjustments:							
Closed Block Variable Annuity	(60.3)	(444.0)	68.1	42.5	798.2	(504.3)	(180.6)
Net realized investment gains (losses) and related charges and adjustments	(41.9)	30.4	49.5	253.4	197.2	(11.5)	300.5
Gain (loss) on change in fair value of derivatives related to guaranteed benefits	70.1	20.6	(29.5)	43.8	(56.5)	90.7	68.8
Revenues related to business exited through reinsurance or divestment	(55.8)	(12.1)	1.1	27.7	28.3	(67.9)	35.8
Revenues (loss) attributable to noncontrolling interests	60.9	40.3	(34.0)	63.7	262.8	101.2	284.1
Other adjustments to operating revenues*	70.1	92.9	53.0	56.5	52.9	163.0	104.5
Total revenue	**2,140.6**	**1,818.6**	**2,203.8**	**2,564.3**	**3,361.9**	**3,959.2**	**4,847.2**

* Other adjustments to operating revenue includes: Fee income earned by the Company's broker-dealers for sales of non-proprietary products, which are reflected net of commission expense in the Company's segments' operating revenues, as well as other items where the income is passed on to third parties.

ING U.S.
Ongoing Business Sources of Earnings Reconciliation

(in millions USD)	Three Months Ended					Year-to-Date	
	6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	6/30/13	6/30/12
Investment spread and other investment income:							
Net investment income and net realized gains (losses)							
Retirement	388.8	388.9	380.1	384.5	347.2	777.7	735.3
Annuities	283.5	287.1	298.4	291.7	304.2	570.6	633.2
Investment Management	6.1	2.8	5.6	17.3	13.3	8.9	18.7
Individual Life	215.4	216.9	213.1	229.7	224.0	432.3	471.0
Employee Benefits	27.9	28.4	27.0	30.0	25.6	56.3	57.3
Total net investment income and net realized gains (losses)	**921.7**	**924.1**	**924.2**	**953.2**	**914.3**	**1,845.8**	**1,915.5**
Total Ongoing Business	**921.7**	**924.1**	**924.2**	**953.2**	**914.3**	**1,845.8**	**1,915.5**
Adjustments:							
Interest credited	(551.3)	(552.2)	(567.1)	(565.0)	(575.9)	(1,103.5)	(1,165.9)
Other	(9.4)	(8.2)	(14.7)	(16.4)	(9.4)	(17.6)	(34.8)
Total adjustments	**(560.7)**	**(560.4)**	**(581.8)**	**(581.4)**	**(585.3)**	**(1,121.1)**	**(1,200.7)**
Ongoing investment spread and other investment income	**361.0**	**363.7**	**342.4**	**371.8**	**329.0**	**724.7**	**714.8**
Fee based margin:							
Fee income							
Retirement	189.0	183.8	182.7	181.6	173.6	372.8	350.7
Annuities	11.2	9.9	10.4	9.5	8.2	21.1	15.6
Investment Management	132.3	121.7	122.6	120.1	114.1	254.0	232.0
Individual Life	280.0	276.8	282.0	262.4	288.0	556.8	571.3
Employee Benefits	15.8	15.8	15.9	15.7	15.5	31.6	30.9
Total Fee Income	**628.3**	**608.0**	**613.6**	**589.3**	**599.4**	**1,236.3**	**1,200.5**
Other revenue							
Retirement	15.3	10.0	6.8	15.5	15.1	25.3	29.8
Annuities	2.6	2.8	2.3	2.4	4.6	5.4	7.6
Investment Management	10.2	7.4	14.3	4.8	2.8	17.6	10.1
Individual Life	7.3	7.6	7.4	6.4	10.5	14.9	12.8
Employee Benefits	(1.0)	(1.0)	(0.9)	(1.0)	0.4	(2.0)	(1.8)
Total other revenue	**34.4**	**26.8**	**29.9**	**28.1**	**33.4**	**61.2**	**58.5**
Total Ongoing Business	**662.7**	**634.8**	**643.5**	**617.4**	**632.8**	**1,297.5**	**1,259.0**
Adjustments:							
Surrender fees and MVA charges	(11.3)	(1.5)	2.8	(5.3)	(13.0)	(12.8)	(20.2)
Insurance Solutions FAS 97 fees and unearned revenue reserve amortization/unlocking	(288.7)	(285.6)	(291.0)	(273.8)	(292.5)	(574.3)	(584.9)
Other	1.5	(4.1)	(5.3)	(2.3)	(6.5)	(2.6)	(2.4)
Total adjustments	**(298.5)**	**(291.2)**	**(293.5)**	**(281.4)**	**(312.0)**	**(589.7)**	**(607.5)**
Ongoing fee based margin	**364.2**	**343.6**	**350.0**	**336.0**	**320.8**	**707.8**	**651.5**

ING U.S.
Ongoing Business Sources of Earnings Reconciliation

(in millions USD)	Three Months Ended					Year-to-Date	
	6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	6/30/13	6/30/12
Net underwriting gain (loss) and other revenue:							
Premiums							
Retirement	3.8	0.5	0.9	0.5	3.0	4.3	3.5
Annuities	6.7	7.8	6.3	6.1	11.7	14.5	23.5
Investment Management	-	-	-	-	-	-	-
Individual Life	192.1	185.8	191.7	180.0	186.7	377.9	366.1
Employee Benefits	269.0	274.9	271.6	265.8	272.3	543.9	540.7
Total premiums	**471.6**	**469.0**	**470.5**	**452.4**	**473.7**	**940.6**	**933.8**
Interest credited and other policyholder benefits							
Retirement	(212.1)	(204.6)	(212.9)	(210.5)	(210.4)	(416.7)	(418.8)
Annuities	(183.9)	(184.4)	(192.3)	(200.3)	(219.6)	(368.3)	(461.5)
Investment Management	-	-	-	-	-	-	-
Individual Life	(512.4)	(501.6)	(489.1)	(509.5)	(531.0)	(1,014.0)	(1,035.8)
Employee Benefits	(213.2)	(242.6)	(220.9)	(214.0)	(223.2)	(455.8)	(457.2)
Total interest credited and other policyholder benefits	**(1,121.6)**	**(1,133.2)**	**(1,115.2)**	**(1,134.3)**	**(1,184.2)**	**(2,254.8)**	**(2,373.3)**
Total Ongoing Business	**(650.0)**	**(664.2)**	**(644.7)**	**(681.9)**	**(710.5)**	**(1,314.2)**	**(1,439.5)**
Adjustments:							
Interest credited	551.3	552.2	567.1	565.0	575.9	1,103.5	1,165.9
Surrender fees and MVA charges	11.3	1.5	(2.8)	5.3	13.0	12.8	20.2
Insurance Solutions FAS 97 fees and unearned revenue reserve amortization/unlocking	287.2	284.9	293.9	295.2	292.5	572.1	583.5
Sales inducements amortization and unlocking	12.0	10.1	11.7	11.3	11.0	22.1	26.7
FAS 113 and SOP 03-1 amortization and unlocking	7.2	6.4	2.3	18.6	-	13.6	2.8
Other	(14.9)	(11.0)	(5.4)	0.6	(3.3)	(25.9)	(1.0)
Total adjustments	**854.1**	**844.1**	**866.8**	**896.0**	**889.1**	**1,698.2**	**1,798.1**
Ongoing net underwriting gain (loss) and other revenue	**204.1**	**179.9**	**222.1**	**214.1**	**178.6**	**384.0**	**358.6**

ING U.S.
Ongoing Business Sources of Earnings Reconciliation

(in millions USD)	Three Months Ended					Year-to-Date	
	6/30/13	3/31/13	12/31/12	9/30/12	6/30/12	6/30/13	6/30/12
Administrative expenses and trail commissions:							
Operating and interest expense							
Retirement	(210.0)	(204.0)	(204.7)	(199.1)	(208.0)	(414.0)	(422.3)
Annuities	(32.2)	(31.0)	(30.4)	(32.2)	(31.3)	(63.2)	(62.6)
Investment Management	(107.5)	(101.8)	(111.3)	(103.1)	(99.0)	(209.3)	(196.6)
Individual Life	(94.8)	(91.8)	(102.8)	(99.2)	(97.4)	(186.6)	(199.0)
Employee Benefits	(60.5)	(60.0)	(60.7)	(56.7)	(57.6)	(120.5)	(118.8)
Total administrative expenses and trail commissions	**(505.0)**	**(488.6)**	**(509.9)**	**(490.3)**	**(493.3)**	**(993.6)**	**(999.3)**
Total Ongoing Business	**(505.0)**	**(488.6)**	**(509.9)**	**(490.3)**	**(493.3)**	**(993.6)**	**(999.3)**
Adjustments:							
Other	22.9	22.2	24.6	18.4	19.1	45.1	38.3
Total adjustments	**22.9**	**22.2**	**24.6**	**18.4**	**19.1**	**45.1**	**38.3**
Ongoing administrative expenses and trail commissions	**(482.1)**	**(466.4)**	**(485.3)**	**(471.9)**	**(474.2)**	**(948.5)**	**(961.0)**
DAC/VOBA and other intangibles amortization and unlocking:							
Net amortization of DAC/VOBA							
Retirement	(42.7)	(36.8)	(44.7)	(27.1)	(49.4)	(79.5)	(83.2)
Annuities	(28.4)	(37.9)	(88.4)	(44.6)	(50.9)	(66.3)	(92.5)
Investment Management	-	-	-	-	-	-	-
Individual Life	(47.6)	(42.9)	(47.7)	(16.6)	(47.4)	(90.5)	(98.0)
Employee Benefits	(3.9)	(3.1)	(3.4)	(3.7)	(3.9)	(7.0)	(6.4)
Total net amortization of DAC/VOBA	**(122.6)**	**(120.7)**	**(184.2)**	**(92.0)**	**(151.6)**	**(243.3)**	**(280.1)**
Total Ongoing Business	**(122.6)**	**(120.7)**	**(184.2)**	**(92.0)**	**(151.6)**	**(243.3)**	**(280.1)**
Adjustments							
Sales inducements amortization and unlocking	(12.0)	(10.1)	(11.7)	(11.3)	(11.0)	(22.1)	(26.7)
FAS 113 and SOP 03-1 amortization and unlocking	(7.2)	(6.4)	(2.3)	(18.6)	-	(13.6)	(2.8)
Unearned revenue reserve amortization and unlocking	1.5	0.7	(2.9)	(21.4)	-	2.2	1.4
Other	(0.1)	1.1	0.8	(0.3)	0.1	1.0	(0.1)
Total adjustments	**(17.8)**	**(14.7)**	**(16.1)**	**(51.6)**	**(10.9)**	**(32.5)**	**(28.2)**
Ongoing DAC/VOBA and other intangibles amortization and unlocking	**(140.4)**	**(135.4)**	**(200.3)**	**(143.6)**	**(162.5)**	**(275.8)**	**(308.3)**

Fixed Maturity Securities - Hannover Life Re Modco Reinsurance

(in millions USD)

Total investments, after consolidation (See Portfolio Composition page), include the following amounts related to business sold to Hannover Re through Modco reinsurance, in which the risk associated with these policies has been transferred to Hannover Life Re:

	Balances as of				
	6/30/13	**3/31/13**	**12/31/12**	**9/30/12**	**6/30/12**
Fixed Maturity Securities - Hannover Life Re Modco Reinsurance					
Security Sector					
U.S. Government agencies and authorities	87.1	22.5	41.9	19.7	19.5
U.S. Corporate - Public	896.6	782.1	798.7	818.2	812.3
Foreign Government / Agency	3.4	3.5	2.0	2.8	2.8
Foreign Corporate - Public	138.5	144.0	144.2	129.2	121.1
State, municipalities and political subdivisions	108.2	118.3	119.4	119.8	118.8
Residential mortgaged-backed securities:					
Agency	107.9	124.4	133.4	139.4	145.0
Non - Agency	1.5	1.8	2.2	2.5	2.8
Total Residential mortgage-backed securities	**109.4**	**126.2**	**135.6**	**141.9**	**147.8**
Commercial mortgage-backed securities	100.3	108.0	114.7	121.2	124.4
Other asset-backed securities	19.0	22.2	25.8	27.7	28.3
Total fixed maturities, including securities pledged	**1,462.5**	**1,326.8**	**1,382.3**	**1,380.5**	**1,375.0**

ING U.S.
Ratings

	A.M. Best	Fitch	Standard & Poor's	Moody's
Insurance Financial Strength Ratings				
ING Life Insurance and Annuity Company	A	A-	A-	A3
ING USA Annuity & Life Insurance Company	A	A-	A-	A3
Midwestern United Life Insurance Company	A-	NR	A-	NR
ReliaStar Life Insurance Company	A	A-	A-	A3
ReliaStar Life Insurance Company of New York	A	A-	A-	A3
Security Life of Denver Insurance Company	A	A-	A-	A3
Credit Ratings				
ING U.S., Inc.				
Long-Term Issuer Credit	bbb	BBB	BBB-	Baa3
Long-Term Senior Unsecured Debt	bbb	BBB-	BBB-	Baa3
Junior Subordinated Debt	bb+	BB	BB	Ba1 (hyb)
Commercial Paper	NR	F2	A-2	P-2
Lion Connecticut Holdings, Inc.				
Long-Term Issuer Credit	NR	NR	BBB-	Baa3

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