

# PERFORMANCE UPDATE

## ING Life Insurance and Annuity Company

### UNITED SUPERMARKETS, LLC

#### Separate Account D, Group Annuity Contract

Average Annual Total Returns as of: **11/30/2008** (shown in percentages)

Variable annuities and funding agreements are long-term investment vehicles designed for retirement purposes which allow you to allocate contributions among variable investment options that have the potential to grow tax-deferred, or in the case of Roth contributions, tax free, with an option to receive a stream of income at a later date. Early withdrawals may be subject to surrender charges, and if taken prior to age 59 1/2, a 10% IRS penalty may apply. Taxes are due upon withdrawal of tax-deferred assets; withdrawals will also reduce the applicable death benefit and cash surrender value.

**The performance data quoted represents past performance. Past performance does not guarantee future results. For month-end performance which may be lower or higher than the performance data shown please call 800-584-6001. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.**

These numbers reflect total Separate Account charges, ranging from 0.15% to 0.95% on an annual basis. They also assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses. See "Additional Notes" section for charges by investment option.

**Depending upon the type of contract in which you participate, you have either received disclosure booklets for the separate account and/or fund prospectuses. You should consider the investment objectives, risks and charges, and expenses of the variable product and its underlying fund options carefully before investing. The disclosure booklet contains this and other information. Anyone who wishes to obtain a free copy of the separate account disclosure booklet and/or fund prospectuses may call their ING representative or the number above. Please read the separate account disclosure booklet and/or the fund prospectuses carefully before investing.**

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. This date may also precede the portfolio's inclusion in the product.

Investment Options	1-Mo	3-Mos	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
<b>Stability of Principal</b>									
ING Fixed Account - 674 (1)(7) <i>This fund is not part of the product's separate account.</i>	0.24	0.74	2.74	3.00	3.00	3.08	4.01		
<b>Bonds</b>									
<b>High Yield Bond</b>									
Pioneer High Yield Fund - Class A - 948	-9.11	-33.99	-36.73	-36.52	-9.43	-3.97	5.19		02/12/1998
<b>Intermediate-Term Bond</b>									
ING Intermediate Bond Fund - Class A - 497	-1.90	-8.07	-11.11	-11.28	-0.59	1.03		4.34	12/15/1998
<b>Asset Allocation</b>									
<b>Lifecycle</b>									
ING Solution 2015 Portfolio - Adviser Class - 745	-6.01	-24.64	-29.92	-30.67	-6.67			-4.16	04/29/2005
ING Solution 2025 Portfolio - Adviser Class - 749	-7.65	-29.40	-36.73	-37.53	-9.35			-5.90	04/29/2005
ING Solution 2035 Portfolio - Adviser Class - 760	-8.44	-31.73	-39.93	-40.70	-10.23			-6.39	04/29/2005
ING Solution 2045 Portfolio - Adviser Class - 763	-8.61	-33.87	-42.59	-43.31	-11.19			-6.76	04/29/2005
ING Solution Income Portfolio - Adviser Class - 766	-3.78	-17.10	-19.98	-20.55	-3.34			-2.17	04/29/2005
<b>Balanced</b>									
<b>Moderate Allocation</b>									
American Balanced Fund® - Class R-3 - 341 (2)	-4.78	-21.22	-27.52	-27.99	-5.05	-0.21	3.34		07/26/1975
<b>Large Cap Value</b>									
<b>Large Blend</b>									
Pioneer Fund - Class A - 923	-7.70	-29.35	-35.16	-36.30	-7.77	-0.79	-0.36		02/13/1928



Investment Options	1-Mo	3-Mos	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
<b>Large Value</b>									
Vanguard® Variable Insurance Fund - Diversified Value Port - 412	-6.88	-27.80	-38.48	-40.36	-9.08	0.23		1.20	02/08/1999
<b>Large Cap Growth</b>									
<b>Large Growth</b>									
Fidelity® VIP Contrafund® Portfolio - Initial Class - 133	-7.41	-33.36	-43.81	-43.57	-9.68	-0.15	2.16		01/03/1995
The Growth Fund of America® - Class R-3 - 487 (3)	-8.30	-33.49	-40.35	-40.62	-9.49	-0.94	3.33		12/01/1973
<b>Small/Mid/Specialty</b>									
<b>Mid-Cap Blend</b>									
CRM Mid Cap Value Fund - Investor Shares - 457	-6.83	-32.02	-36.74	-35.96	-6.51	2.31		6.68	09/20/2000
<b>Mid-Cap Growth</b>									
Baron Asset Fund - 921	-12.52	-35.96	-42.90	-43.60	-10.78	0.45	1.32		06/12/1987
<b>Mid-Cap Value</b>									
ING JPMorgan Mid Cap Value Portfolio - Initial Class - 429	-6.19	-31.12	-36.68	-37.31	-8.94	0.03		2.30	05/01/2002
<b>Small Growth</b>									
Vanguard® Variable Insurance Fund-Small Company Growth Port - 413	-10.97	-35.86	-42.88	-43.27	-13.76	-4.95	5.38		06/03/1996
<b>Small Value</b>									
Franklin Small Cap Value Securities Fund - Class 2 - 073 (4)	-9.98	-36.63	-37.04	-36.63	-10.98	-0.11	4.85		05/01/1998
<b>Specialty - Real Estate</b>									
ING Van Kampen Real Estate Portfolio - Service Class - 1019	-22.36	-47.63	-46.74	-49.88	-15.52	-0.34	5.66		01/24/1989
<b>Global / International</b>									
<b>Foreign Large Blend</b>									
EuroPacific Growth Fund® - Class R-3 - 496 (5)	-5.78	-33.35	-44.93	-45.60	-6.05	3.72	3.89		04/16/1984
<b>World Stock</b>									
ING Oppenheimer Global-Int/Janus Aspen Worldwide Gr-Inst (6)	-7.55	-34.70	-44.39	-44.94	-10.59	-3.16	-1.75		09/13/1993
ING Oppenheimer Global Portfolio - Initial Class - 432	-7.55	-34.70	-44.39	-44.94	-10.59	-1.21		-0.14	05/01/2002

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

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<b>Stability of Principal</b>									
ING Fixed Account - 674 (1)(7) <i>This fund is not part of the product's separate account.</i>	0.24	0.75	2.24	3.00	3.00	3.11	4.04		
<b>Bonds</b>									
<b>High Yield Bond</b>									
Pioneer High Yield Fund - Class A - 948	-9.67	-11.58	-13.41	-14.77	0.37	3.35	9.12		02/12/1998
<b>Intermediate-Term Bond</b>									
ING Intermediate Bond Fund - Class A - 497	-3.27	-5.16	-6.47	-4.54	1.01	2.01		4.95	12/15/1998
<b>Asset Allocation</b>									
<b>Lifecycle</b>									
ING Solution 2015 Portfolio - Adviser Class - 745	-7.19	-7.55	-13.69	-14.79	0.24			1.64	04/29/2005
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<b>Balanced</b>									
<b>Moderate Allocation</b>									
American Balanced Fund® - Class R-3 - 341 (2)	-6.00	-5.26	-13.51	-15.34	1.20	4.23	5.90		07/26/1975
<b>Large Cap Value</b>									
<b>Large Blend</b>									
Pioneer Fund - Class A - 923	-8.63	-6.84	-16.15	-20.21	1.13	5.93	3.67		02/13/1928
<b>Large Value</b>									
Vanguard® Variable Insurance Fund - Diversified Value Port - 412	-6.62	-5.96	-20.43	-25.34	-1.77	6.96		3.96	02/08/1999
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Vanguard® Variable Insurance Fund-Small Company Growth Port - 413	-9.54	-4.95	-19.44	-23.23	-2.43	3.89	10.51		06/03/1996
<b>Small Value</b>									
Franklin Small Cap Value Securities Fund - Class 2 - 073 (4)	-7.62	-4.99	-8.22	-14.00	1.73	10.10	9.52		05/01/1998
<b>Specialty - Real Estate</b>									
ING Van Kampen Real Estate Portfolio - Service Class - 1019	-2.95	3.07	-1.30	-15.86	5.12	13.90	12.46		01/24/1989
<b>Global / International</b>									
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#### Additional Notes

These numbers reflect the fund's investment advisory fees, other fund expenses, and the annual deduction from the Separate Account as stated below:

ING Funds - Class A: 0.15%

ING Investors Funds - Service Class: 0.40%

Baron Funds, CRM Funds, Franklin Sm Cap Val Sec Fd - 2, Pioneer - Class A: 0.60%

ING Partners - Initial Class: 0.65%

Fidelity VIP - Initial Class: 0.75%

Vanguard VI Funds: 0.95%

All Other funds: 0.25%

(1) The CURRENT rate for the ING Fixed Account Base-15, Fund 674 is 3.00%, expressed as an annual effective yield, and is guaranteed not to drop below 3.00% through 12/31/2008. The annual rate of interest applied to your account may be higher or lower than the current rate. Restrictions may apply to transfers of funds from the Fixed Account to other contract investment options. Please refer to your product prospectus / disclosure booklet and call your 800 number for more information.

(2) The American Balanced Fund - Class R-3 commenced operations on June 4, 2002. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A of this fund. The performance information for the American Balanced Fund - Class R-3 prior to June 4, 2002 is based upon the Class A performance, adjusted by fees associated with Class R-3.

(3) The Growth Fund of America - Class R-3 commenced operations on May 21, 2002. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A of this fund. The performance information for the Growth Fund of America - Class R-3 prior to May 21, 2002 is based upon the Class A performance, adjusted by fees associated with Class R-3.

(4) The FTVIP Franklin Small Cap Value Securities Fund - Class 2 commenced operations on January 6, 1999. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class 1 of this fund. The performance information for the FTVIP Franklin Small Cap Value Securities Fund - Class 2 prior to January 6, 1999 is based upon the Class 1 performance, adjusted by fees associated with the Class 2.

**Additional Notes**

(5) The EuroPacific Growth Fund - Class R-3 commenced operations on May 21, 2002. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class A of this fund. The performance information for the EuroPacific Growth Fund - Class R-3 prior to May 21, 2002 is based upon the Class A performance, adjusted by fees associated with Class R-3.

(6) The latter fund listed was replaced with the applicable ING Partners, Inc. Portfolio (the first fund listed). For most Plans this occurred after the close of business on December 3, 2004. The performance shown is based on the performance of the replaced fund until December 3, 2004, and the performance of the applicable ING Partners, Inc. Portfolio after that date. The replaced fund may not have been available under all contracts.

(7) The Investment Option is neither a mutual fund nor part of a Separate Account. The returns listed do not include the impact of contract charges. Please refer to the contract or disclosure book to determine which Fixed Interest Options are available for your specific plan. The Investment Option is offered through ING Life and Insurance Annuity Company.

Insurance products and/or third party administration services are offered by ING Life Insurance and Annuity Company. Securities offered through ING Financial Advisers, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.

The returns do not reflect the impact of a Deferred Surrender Charge. If included, performance would be less favorable.

The chart shows the performance for each investment option for the time periods shown.