

# ING's Sustainability Program

Orange Goes Green

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[www.ing.com](http://www.ing.com)

[www.ing-usa.com](http://www.ing-usa.com)

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## ING Group's Actions



### ING Netherlands switches to 100% green power

By: ING Group  
Published Date: 01/17/2007

Since Jan. 1 of this year, ING has been purchasing "green" power (electricity generated from renewable sources) for its Dutch establishments. The new policy is a way to support the ING Group Environmental Statement and will significantly reduce CO<sup>2</sup> emissions.



"At ING, we have taken a good, hard look at our role in the world and what we can do to contribute."

Jan Hommen, CEO



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## ING's Environmental Statement



'We recognise that certain natural resources are finite and must therefore be used responsibly'

ING Group  
Environmental Statement

63% of the electricity ING purchases world wide is derived from wind, solar, or water power.

Wind RECs are purchased for 100% of ING's U.S. operations.



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## Global Support

As a global business leader – providing clean, emission-free wind power to our U.S. operations will generate –

- Visibility for supporting environmentally-preferable energy sources.
- Recognition for strong corporate citizenship in climate change strategies.

### Curbing carbon emission

To offset emissions from business travel, the Executive Board initiated a compensation programme. ING supports the planting and rehabilitation of 300 hectares of degraded tropical rainforest around the Danum Valley Conservation Area in Sabah, Malaysia. This will compensate emissions from our global business travel activities. Combined with efforts made to purchase green electricity, this programme is expected to reduce and/or offset ING Group carbon emissions by 30% from 2005 – 2008. For more information about this project please refer to our website.



(ING Group supportive of environmental efforts, as shown in 2005 Annual Report. See inset)



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## U.S. Environmental Strategy

**A comprehensive environmental program is a multi-step process.**

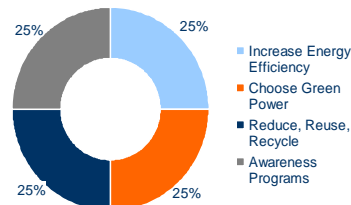
**Step 1 – Increase Energy Efficiency / Reduce Consumption**

**Step 2 – Invest in Green Energy**

**Step 3 – Reduce, Reuse, Recycle**

**Step 4 – Awareness Programs**

Building Sustainability



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## ING's 2009 REC Purchase

### 2009 Environmental Benefits

**83,152 MWh** of emission-free energy is equivalent to preventing the release of **50,153 metric tons of CO2** into the atmosphere. This is comparable to:

Not driving 115 million miles



OR

Planting 45,183 acres of trees per year



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## Invest in Green Energy EPA Green Power Partnership



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## National Accomplishments

- 2008 Green Power Awards –
  - CT Clean Energy Communities Award, March 2008
  - CT Climate Change Leadership Award, April 2008
  - Scottsdale 2008 Clean Air Award, September 2008
  - EPA's Green Power Purchaser Award, October 2008



EPA's Green Power Purchaser Award, October 2008



CT Clean Energy Communities Award, March 2008



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## Awareness

- External Awareness –
  - Green presentation at LOMA conference in January 2008.
  - E-greeting sent to outside press contacts April 2008.
  - Panel participation at the 2008 National Conference on Volunteering and Service on Greening Your Volunteer Program June 2008.
  - Panel participation at Yale Environmental Discussion October 2008.
  - Sponsor of Green Habitat for Humanity home in Des Moines, 2008 and 2009.
  - Sponsor of ING Hartford Marathon, the nations "greenest" marathon, 2008 and 2009.
  - OGG focus on ING float at the Windsor 375 Parade, 2008.
  - Panel participation at Green Energy Markets Conference September 2009.



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## Awareness

### • Internal Awareness –

- Completed **survey** to gauge employee perceptions on environmental care. Almost 6,000 employees in the US completed the survey.
  - 89% (5,321) agree or strongly agree that they are concerned about environmental issues;
  - 98% (5,868) are somewhat or very concerned about rising energy prices;
  - 97.5% (5,833) are somewhat or very concerned about pollution;
  - 97% (5,766) are somewhat or very concerned about waste disposal;
  - 96% (5,753) are somewhat or very concerned about recycling;
  - 84% (5,048) are somewhat or very concerned about climate change;
  - 68% (4,046) agree or strongly agree that ING has company-wide environmental measures in place.
- **Lunch & Learns, Tree Plantings and Clean Up Days** – most sites have **volunteer and educational events** covering local waste and recycling programs, rideshare education and “how-to’s” on subjects like composting and rain harvesting.
- **Park-It Program** – pledge drives and education for employees to learn about alternative transportation options like carpooling, Bike to Work Days, and public transit.
- **Farmers Markets** - in the summer and fall, our Windsor office has farmers who bring their locally grown flowers, fruits and vegetables for employees to purchase.
- Earth Hour, Earth Week and World Environment Day – we take advantage of **global awareness** events to provide employees with education on environmental care for both home and work.



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## Internal Communications

*ING goes 100% wind powered!*



*“ING is a responsible corporate citizen around the globe, and we are committed to helping ensure **sustainable communities** where we conduct business and where our employees live. **Purchasing energy credits** for all of our U.S. operations is just one of many initiatives that the company is implementing to **mitigate ING’s impact** on the environment.”*

*--Catherine Smith, CEO, U.S. Retirement Services*

**orange green!** Starting today, you can breathe a little easier because our offices are 100% wind powered.

Yep, it's official. Orange is the new Green. And today's news is just the first step in our total commitment to environmental responsibility. In fact, when ING selected Energy Services in January, all U.S. offices will offset the electricity used by every elevator, computer and light bulb with renewable wind energy. That's compensated for 100% of our electricity consumption with our investment in renewable energy -- and we've earned kudos from the EPA in the process.

Through our partner, Community Energy, we're buying 70 million kilowatt-hours (kWh) of clean, wind-generated electricity to power major sites for 10,000 U.S.-based employees. What does all this mean? In a nutshell, it's equal to offsetting more than 43,270 metric tons of carbon dioxide per year. Or, to put another way, it's the same as planting more than 36,981 acres of trees or removing 9,057 cars from the road... every year we invest in wind energy! [Learn more about how renewable energy works.](#)

It's definitely a step in the right direction, but we're just getting started. Next we'll be greening our operations even more through waste reduction and energy efficiency initiatives, the addition of new recycled paper options for all offices and more robust recycling programs. And, you'll be able to monitor progress in each office through a soon-to-launch Exchange site.


Stay tuned for more green updates, including tools and resources that will enable you to live a greener, more eco-friendly lifestyle -- at work, at home, at play. Just think... soon you'll be competing to hedge in your organic garden (which gives you delicious food that you bring in your canvas lunch bag).

But tomorrow, just try bringing your own coffee mug and skip the paper cup.




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# Internal Communications




Listen Up!

## Announcement




**Development Plans and New Year's Resolutions Made Easier**  
 Being green is a big part of ING's development plan as a company, and orange goes green is a big part of that. Give your development plan a bit of extra dazzle by joining orange goes green in 2008. Make being green a New Year's resolution as well and you can get double the bang for your buck! The next meeting is January 24. And thanks to Al Johnson, Chief Compliance Officer for Financial Network, we'll have PIZZA at the meeting! E-mail Leigh Spencer, [spencer@ingadvicors.com](mailto:spencer@ingadvicors.com), for an invitation to get it on your calendar. Meetings are every fourth Thursday, 5 Solutions Central, noon to 1:00.


**This Month's Environmental Tip-o-rama:**



**Dipping your toe in:**  
 Buy organic produce the next time you're at the market. All major chains carry it, and you'll be able to rest easier knowing that the food you're eating didn't get sprayed with poisonous pesticides (did it really all wash off?). Buying locally grown foods cuts down on the carbon footprint of transporting food across states or countries. Avoiding processed or "convenience" food is another easy and healthy way to be greener, as processing and packaging increases the environmental footprint.



**Diving in head first:**  
 Go to farmers' markets. Everything at a farmers' market has to be grown locally, so it's fresher from the farm and seasonal. You'll taste the difference! There's one in El Esteban year round, right on Main Street. Thursdays from 3:00 pm to 7:00 pm. You can find others on [www.localharvest.org](http://www.localharvest.org), or just ask a neighbor—nearly every community has one nearby.



**Cannonball:**  
 Buy a share in a Community Supported Agriculture (CSA). By making a financial commitment to a farm, you become a "shareholder" and receive weekly or biweekly baskets of farm-fresh produce. Try [www.localharvest.org](http://www.localharvest.org) to find one with which drop-off in your area.

Educate employees through newsletters, emails, surveys, all employee meetings, and intranet exposure



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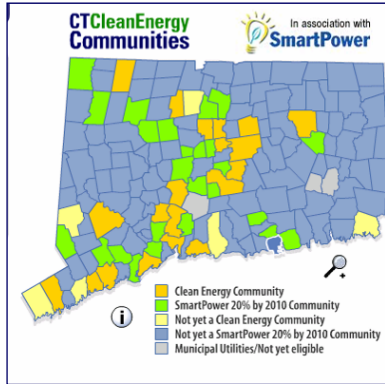
# Internal Communications

The screenshot shows the 'Orange Goes Green' page on the ING Exchange intranet. The page features a navigation menu on the left with options like 'Environmental Care', 'Living Green at Work', and 'Living Green at Home'. The main content area has a heading 'Orange Goes Green' and a sub-heading 'Start spreading the news... Orange is going Green.' Below this, there is a section titled 'Why? Because we believe globally active companies like ING have an important role to play in being environmentally responsible.' This is followed by a section 'So, what does going green really mean?' which includes a quote from the 'orange goes green' logo: 'Greening our operations means focusing on ways to reduce our environmental impact through waste reduction and energy efficiency initiatives, the addition of new recycled paper options for all offices, more robust recycling programs and eco-friendly procurement practices.' The page also includes a 'Green Resources' sidebar with links to 'Recycle at work', 'Reduce, Reuse, Change a Light Bulb', and 'Green at home'. At the bottom, there is a 'How do you become involved?' section encouraging employees to explore the site for information on green initiatives.



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# External Communications



**CT Clean Communities Campaign - Solar panel dedication at the Goodwin Library in Hartford, a result of our 1,000 MW purchase of green power for 2007 and 2008.**



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# External Communications

## 5 Environment

### Environment

Climate change is no longer just an environmental issue. It has become an economic, political and development issue, affecting public health, food supply and economic growth in many parts of the world. ING is reducing the carbon dioxide emissions from its own operations, and we seek ways to incorporate the latest insights on climate change into our business, from product development to risk management. Reducing our direct CO<sub>2</sub> footprint and understanding our indirect impact will continue to be a top priority in the years ahead.

In 1995, ING issued its first environmental report. In that report, we published data about our electricity, gas and water consumption, and we explained our efforts to minimise the negative environmental impact from our operations. We also described ING's financing of renewable energy projects; another way we contribute to a greener environment.

#### Direct impact

In 2005, ING issued its first Environ reflected our shift in focus from pollution to mitigating CO<sub>2</sub> risks climate change. The ING Environ formed the basis for our climate of this programme is to manage emissions from our operations at through the reforestation of degraded certified credits from renewable have paid off. In 2007, ING became institution to become 100% carbon

#### Indirect impact

ING believes it has a broader role to play in combating climate change than just managing the carbon dioxide emissions from its own operations. We want to go a step further by seeking ways to further incorporate climate change into our business activities.

As a financial institution, we can help our clients understand and manage potential financial impacts from climate change. For this reason, we develop financial products and services that support our customers in reducing their own carbon footprint. Examples are offering green energy from pre-selected energy suppliers as part of our mortgage lending as well as carbon-neutral car leasing. Furthermore, through the work of many specialised departments and business units at ING, we aim to build a repository of knowledge and develop new approaches to disclose the potential financial impacts of climate change in our financing and investment activities. Within the framework of the Equator Principles, for example, we are searching for ways to incorporate carbon-related issues into our financing activities and to calculate the carbon dioxide emissions of our customers. These efforts are

### Orange Goes Green

In the US, environmental awareness has grown by leaps and bounds in recent years, and ING is part of the new "green". When ING built its new headquarters in Windsor, Connecticut, in 2007, energy efficiency was top of mind during the design phase.

But ING is not taking a piecemeal approach to environmental stewardship. All of ING's energy use in the US now comes from wind power, a measure introduced in 2007. And, it wasn't long before the US Environmental Protection Agency (EPA) took notice. In 2008, ING was the EPA's Green Power Leadership Award. ING was one of only nine companies in the country to receive this prestigious honour.

The push for a greener company is not just coming from senior leaders and the procurement departments. Employees at all levels of the organisation have joined the fight for a greener environment. In 2007, a grassroots effort was started by a single employee at the St. Sepulchre, California site. "There's so much waste in an office," says initiator Leigh Spencer, a graphic designer. "A company is a bunch of people who spend a lot of time together, so I started to think about what we could do, here, in this office."



## Corporate Responsibility Report 2008



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## The Rest of the Story

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- **Increase Energy Efficiency –**

- In 2008, we reduced our energy use at major offices by 11%, or 6,554,665 kWh.
- First half of 2009, we've made further reductions, another 6.6%, or 1,736,173 kWh.

- **Use Less Resources –**

- Paper Use Reduction Efforts Successful

- First half of 2009 paper purchasing trends reduced by 24% from 2008 first half. The reduction is equal to 56 tons of paper, or 11,230,500 sheets.
  - First half of 2009 paper purchasing trends reduced by 34% from 2007 first half.

- **Reduce Waste –**

- In 2008 we reduced our landfill waste by 24% or 297 tons.
- Implemented 'Bring Your Own Mug' (BYOM) across U.S. Disposable cups no longer provided, saving millions of cups from the landfill.

- **Recycle –**

- In 2008 we recycled 61% or 1,385 tons, or our total generated waste.

- **Reuse -**

- 8,000 Shoes were collected for the Soles4Souls program and Nike Re-Use-A-Shoe sneaker recycling program



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