

# ING's Sustainability Program

Orange Goes Green

Dawn Murray  
Facilities Manager

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

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

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# U.S. Environmental Strategy

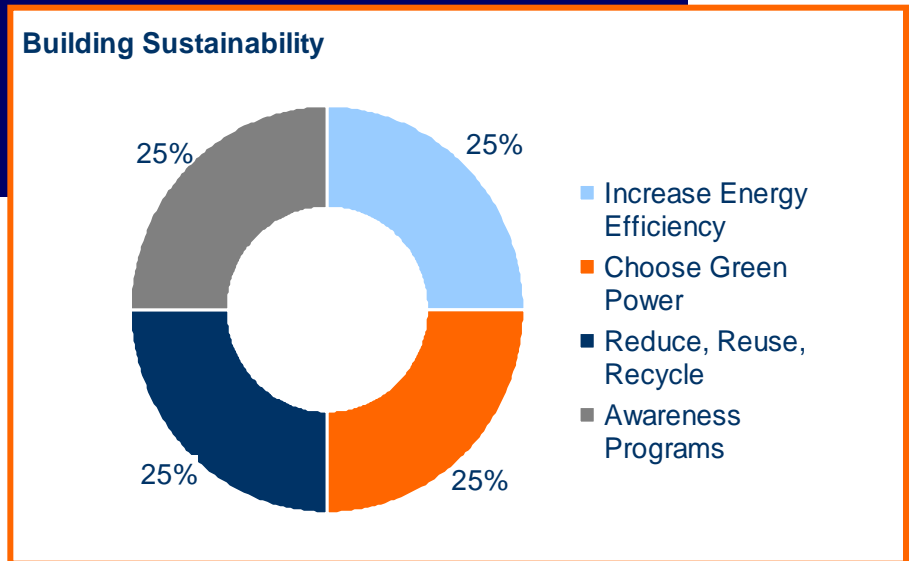
**A comprehensive environmental program is a multi-step process.**

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

**Step 2 – Invest in Green Energy**

**Step 3 – Reduce, Reuse, Recycle**

**Step 4 – Awareness Programs**



# 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.



# 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



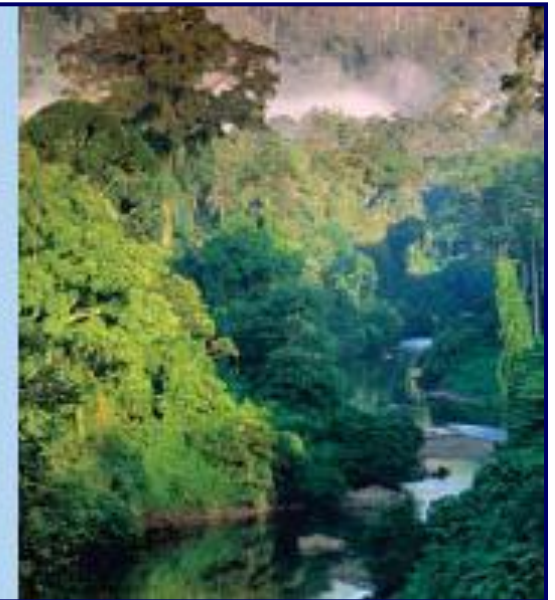
# Global Support

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)



# 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



# Invest in Green Energy

## EPA Green Power Partnership



# 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



# 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.
- Sponsor of ING Hartford Marathon, the nations “greenest” marathon.
- OGG focus on ING float at the Windsor 375 Parade.
- Sponsor of Scottsdale Valley Metro Event.



# 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.



# 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**  
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**orange goes 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 DIRECT joins the effort in January, all U.S. offices will offset the electricity used by every elevator, computer and light bulb with emission-free energy. We're compensating 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 short, a lot! 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 38,981 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.

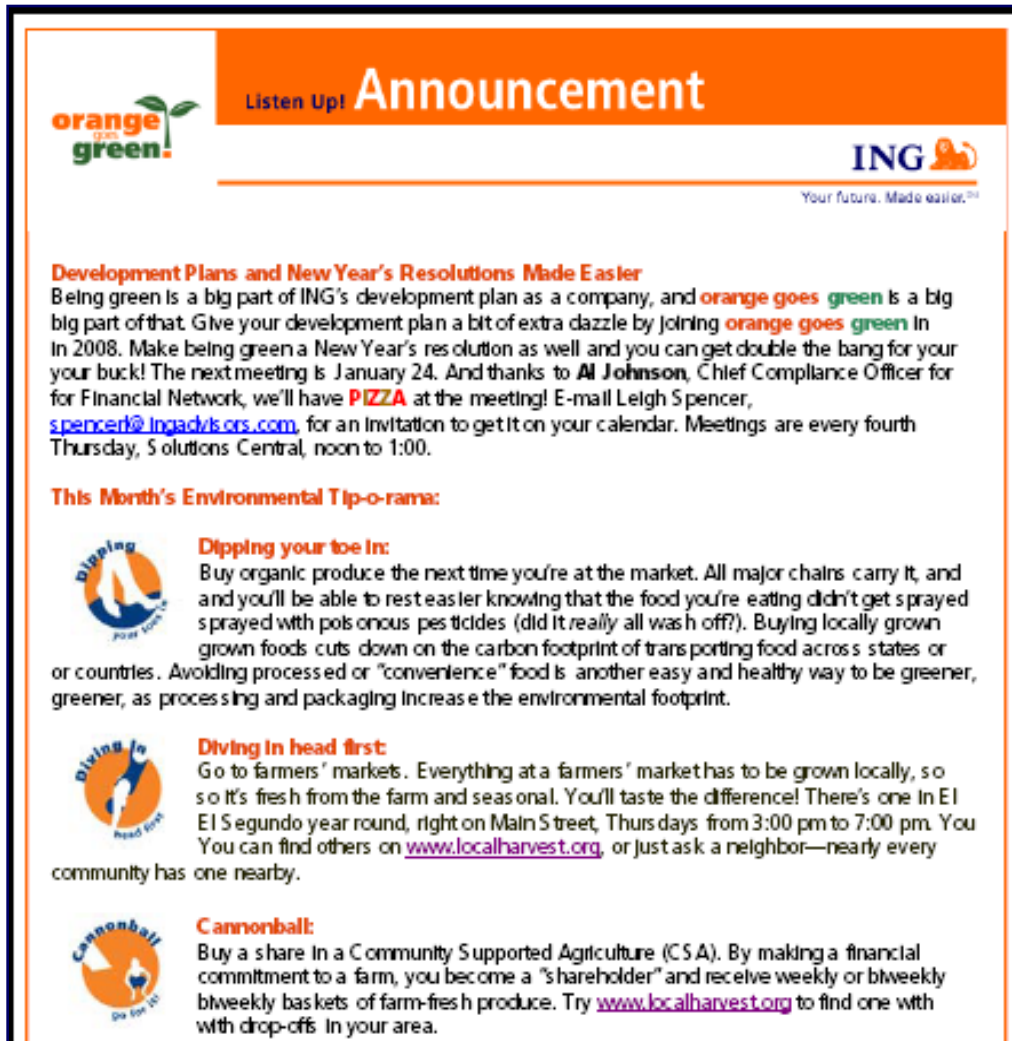
Stay tuned for more green updates, including tools and resources that will enable you to live a greener, more eco-friendly lifestyle – at work, at home, at play. Just think...soon you'll be composting to fertilize your organic garden (which gives you delicious food that you bring in your canvas lunch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

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



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# Internal Communications



**orange goes green.** Listen Up! **Announcement** **ING** Your future. Made easier.<sup>SM</sup>

**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@ingadvisors.com](mailto:spencer@ingadvisors.com), for an invitation to get it on your calendar. Meetings are every fourth Thursday, 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 increase the environmental footprint.

**Diving in head first:**  
Go to farmers' markets. Everything at a farmers' market has to be grown locally, so it's fresh from the farm and seasonal. You'll taste the difference! There's one in El Segundo 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 biweekly baskets of farm-fresh produce. Try [www.localharvest.org](http://www.localharvest.org) to find one with drop-offs in your area.

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





# Internal Communications

The screenshot shows a Microsoft Internet Explorer browser window displaying the ING Exchange intranet. The address bar shows the URL: <http://exchange.americas.intranet/home.nsf/ss?openagent&green>. The page header includes the ING logo and navigation links such as "Insurance Americas", "Insurance Europe", "Insurance Asia/Pacific", "Wholesale Banking", "Retail Banking", "ING Direct", "Corporate", and "Link Index". The main content area is titled "ING EXCHANGE" and features a navigation menu with "Home", "About ING", "My HR", "My Work Tools", and "News & Messages". The "Orange Goes Green" section is highlighted in the left sidebar. The main content area displays the title "Orange Goes Green" and a sub-header "Start spreading the news ... Orange is going Green." Below this, there is a "Why?" section explaining the importance of being environmentally responsible, a "So, what does going green really mean?" section with a logo and text about greening operations, and a "How do you become involved?" section encouraging participation in green initiatives. A "Green Resources" sidebar on the right lists links for "Do more" (Recycle at work, ENERGY STAR Change a Light pledge, Green at home) and "Learn more" (ING Group Environmental Statement, GreenNews Issue #1, Orange Goes Green video, Orange Goes Green on the Christie Show). The Windows taskbar at the bottom shows the start button, several open applications, and the system clock at 04:01 PM.

# Internal Communications

Friday, January 4th 2008

 **Recycling... Blog Style!**  01/04/2008 02:14 PM

Written By: Sarah Myers Category: Brand

To prove our commitment to recycling ... we decided to "recycle" last week's post.

As Dawn Murray commented, "If doubters took time to educate themselves on what has been going on, what we're doing to ourselves, for the past 50-60 years, I don't think they'd be doubters any more." Let's continue to educate each other on things we can do to protect our environment, for the next seven generations. — Sarah


Well, the holidays are over. We came back from our vacation early this week, only to find that the temperatures are the lowest they have been in two years! Welcome home!

As you probably have heard, Atlanta is in a severe drought. My family has made lifestyle changes to help conserve water, and with the gas prices such as they are, we are doing similar steps toward gas conservation as well. We aren't all the way there, but we are definitely becoming more "green."

Going green is a hot topic right now, especially around ING. An ING LifeDesign employee, Tina Schwarz, suggested we discuss "[Orange Goes Green](#)" on Rough Drafts this week, supplying this excellent quote:

"In our every deliberation, we must consider the impact of our decisions on the next seven generations" — *Great Law of the Iroquois Confederacy*

Wow. *Seven generations*? What an interesting way to look at things. Since ING's business purpose is to help people plan their financials for generations to come, it makes sense that we would also consider the impact our work has on Earth over the same time period.



Late last year, ING launched its green initiative in the U.S. On ING Exchange, you can find the [Orange Goes Green site](#). Have you checked this out? In a nutshell, at ING, "going green" means:

2. comment posted by Amy Yick

Location: El Segundo, CA  
Business Due Diligence  
unit:

01/04/2008 11:04:19 AM

My husband and I just bought a compost bin where we throw in fruit/veggie peelings, tea bags, crushed egg shells, leaves, branches, etc. It eventually will turn into compost that my parents and grandparents can use to grow their garden. No longer will they have to purchase smelly fertilizer and the soil will be healthy and balanced. It also lessens our trash that would've eventually ended up at the landfill. Its great for the environment!

I learned about making your own compost from Sara Snow who is on Fit TV (Discovery Health). She gives really great ideas on how to go green!

**Comments:**

1. comment posted by Russell Rice

Location: Atlanta  
Business Corp Apps  
unit:

01/04/2008 09:36:47 AM

I've started a few things to head towards green. And, I'll have to admit all my green campaigning has been prior to even working at ING, much less ING going Green. Yes my "greenifying" helped the environment, but it also SAVED MONEY!

32. comment posted by DeDe Williams

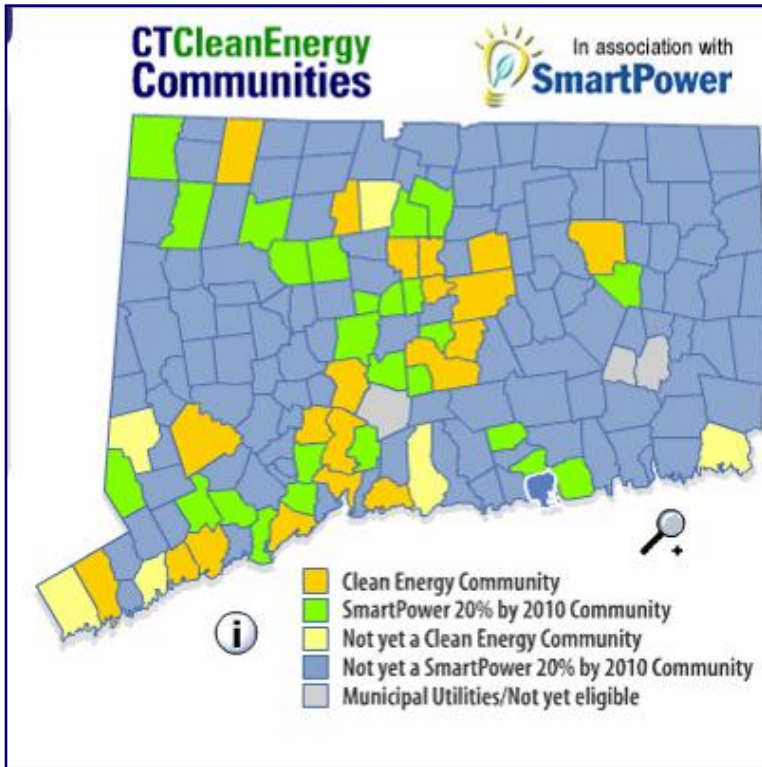
Location: Denver  
Business Legal  
unit:

01/16/2008 10:24:10 AM

Orange Goes Green is coming to Denver. We held our first meeting yesterday and we have set up committees. We want to send our information over our Denver site about Reduce, Recycle and Reuse. We also have a great recycling plan in place at the Denver site and are really planning on promoting it with our employees. More will be posted about Denver Goes Green in the future.



# External Communications



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



**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

Clean up days in our communities.



# 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 Environmental Report. This report reflected our shift in focus from pollution to mitigating CO<sub>2</sub> risks from climate change. The ING Environmental Report formed the basis for our climate change programme. The focus of this programme is to manage emissions from our operations and to offset our carbon footprint through the reforestation of degraded lands. Certified credits from renewable energy projects have been paid off. In 2007, ING became the first financial institution to become 100% carbon neutral.

### 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 improving our understanding of carbon-related risks and

## Orange Goes Green

In the US, environmental awareness has grown by leaps and bounds in recent years, and ING is part of the new 'zeitgeist'. 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 won 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 department. 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 El Segundo, 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



# The Rest of the Story

- **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

