

ING GROEP NV  
Form 6-K  
January 04, 2005

**SECURITIES AND EXCHANGE COMMISSION**  
**Washington, DC 20549**

---

**FORM 6-K**

**Report of Foreign Private Issuer**

Pursuant to Rule 13a-16 or 15d-16  
of the Securities Exchange Act of 1934

For January 4, 2005

**ING Groep N.V.**  
Amstelveenseweg 500  
1081-KL Amsterdam  
The Netherlands

Indicate by check mark whether the registrant files or will file annual reports under cover of Form 20-F or Form 40-F.

Form 20-F  Form 40-F

Indicate by check mark whether the registrant by furnishing the information contained in this Form is also thereby furnishing the information to the Commission pursuant to rule 12g3-2(b) under the Securities Exchange Act of 1934.

Yes  No

If Yes is marked, indicate below the file number assigned to the registrant in connection with Rule 12g3-2(b):

Page 1 of 4

This Report contains a copy of the following:

- (1) The Press Release issued on January 4, 2005

Page 2 of 4

Amsterdam 4 January 2005

## ING completes transaction with Scottish Re on life reinsurance business in the U.S.

ING has finalised the transaction with Scottish Re on its life reinsurance business in the United States of America. On 18 October 2004, ING Group announced it decided to exit the individual life reinsurance business in the U.S. as part of its ongoing strategy to focus on core businesses. As a result, ING signed a co-insurance agreement with Scottish Re.

**Press enquiries:**

**Dailah Nihot, ING Group, +31 20 541 6516, dailah.nihot@ing.com**

**Dianne Bernez, ING Americas, +1 770 618 3910, dianne.bernez@us.ing.com**

*ING is a global financial institution of Dutch origin offering banking, insurance and asset management to over 60 million private, corporate and institutional clients in more than 50 countries. With a diverse workforce of over 112,000 people, ING comprises a broad spectrum of prominent companies that increasingly serve their clients under the ING brand.*

Page 3 of 4

### SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

ING Groep N.V.  
(Registrant)

By: /s/ H. van Barneveld  
H. van Barneveld  
General Manager Corporate Control &  
Finance

By: /s/ C.F. Drabbe  
C.F. Drabbe  
Assistant General Counsel

Dated: January 4, 2005

Page 4 of 4