

Award
NASD Dispute Resolution

In the Matter of the Arbitration Between:

David L. Romel (Claimant) vs. Charles R. Spurgeon and ING Financial Partners, Inc.
(Respondents)

Case Number: 06-01715

Hearing Site: Cleveland, Ohio

Nature of the Dispute: Customer vs. Associated Person and Member

REPRESENTATION OF PARTIES

Claimant David L. Romel hereinafter referred to as "Claimant": Alice L. Stewart, Esq.,
Duquesne University School of Law, Pittsburgh, PA.

Respondents Charles R. Spurgeon ("Spurgeon") and ING Financial Partners, Inc.
("ING") hereinafter collectively referred to as "Respondents": Andrew J. Dorman, Esq.,
and Lori Ross Tark, Esq., Janik & Dorman, L.L.P., Cleveland, OH.

CASE INFORMATION

Statement of Claim filed on or about: March 31, 2006.

Claimant signed the Uniform Submission Agreement: March 30, 2006.

Joint Statement of Answer and Motion to Dismiss filed by Respondents on or about:
June 29, 2006.

Spurgeon signed the Uniform Submission Agreement: July 11, 2006.

ING signed the Uniform Submission Agreement: May 15, 2006.

CASE SUMMARY

Claimant asserted the following causes of action: misrepresentations, omissions,
suitability, violation of Ohio Security regulations, common law fraud, negligence,
respondeat superior, failure to supervise, control person liability, and violation of the
1934 Securities and Exchange Act. The causes of action relate to an unspecified
variable annuity.

Unless specifically admitted in their Answer, Respondents denied the allegations made in
the Statement of Claim and asserted various affirmative defenses.

RELIEF REQUESTED

Claimant requested compensatory damages in the amount of \$75,000.00 plus interest,
fees and commissions, attorneys' fees, and punitive damages.

Respondents requested dismissal of the Statement of Claim in its entirety with prejudice, costs, expenses, attorneys' fees, forum fees, and expungement of this matter from Respondents' CRD records.

OTHER ISSUES CONSIDERED AND DECIDED

On November 20, 2006 a pre-hearing conference was held on Respondents' Motion to Dismiss ("Motion"). The Panel reviewed all submissions and heard all oral arguments regarding the Motion. After due deliberation, and by Order dated November 20, 2006, the Panel granted the Motion.

The parties have agreed that the Award in this matter may be executed in counterpart copies or that a handwritten, signed Award may be entered.

AWARD

After considering the pleadings, the testimony and evidence presented at the November 20, 2006 pre-hearing conference, the Panel has decided in full and final resolution of the issues submitted for determination as follows:

1. Claimant's claims are dismissed in their entirety.
2. Any and all relief not specifically addressed herein, including punitive damages, is denied.

FEES

Pursuant to the Code, the following fees are assessed:

Filing Fees

NASD Dispute Resolution will retain or collect the non-refundable filing fees for each claim:

Initial claim filing fee	= \$	WAIVED
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Member Fees

Member fees are assessed to each member firm that is a party in these proceedings or to the member firm that employed the associated person at the time of the events giving rise to the dispute. Accordingly, ING Financial Partners, Inc. is a party.

Member Surcharge	= \$	1,100.00
Pre-hearing Process Fee	= \$	750.00
Hearing Process Fee	= \$	1,700.00

Forum Fees and Assessments

The Panel has assessed forum fees for each session conducted or each decision rendered on a discovery-related motion on the papers. A session is any meeting between the parties and the arbitrators, including a pre-hearing conference with the arbitrators, that lasts four (4) hours or less. Fees associated with these proceedings are:

Two (2) Pre-hearing sessions with Panel @ \$750.00	= \$ 1,500.00
Pre-hearing conference: September 18, 2006 1 session	
November 20, 2006 1 session	
<hr/> Total Forum Fees	<hr/> = \$ 1,500.00

1. The Panel has assessed \$750.00 of the forum fees to Claimant.
2. The Panel has assessed \$750.00 of the forum fees jointly and severally to Respondents.

Fee Summary

1. Claimant is solely liable for:

Forum Fees	= \$ 750.00
Total Fees	= \$ 750.00
Less payments	= \$ 0.00
Balance Due NASD Dispute Resolution	= \$ 750.00

2. Respondent ING is solely liable for:

Member Fees	= \$ 3,550.00
Total Fees	= \$ 3,550.00
Less payments	= \$ 3,550.00
Balance Due NASD Dispute Resolution	= \$ 0.00

3. Respondents are jointly and severally liable for:

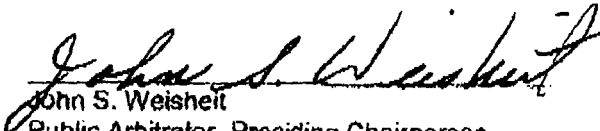
Forum Fees	= \$ 750.00
Total Fees	= \$ 750.00
Less payments	= \$ 0.00
Balance Due NASD Dispute Resolution	= \$ 750.00

All balances are payable to NASD Dispute Resolution and are due upon receipt pursuant to Rule 10330(g) of the Code.

ARBITRATION PANEL

John S. Weisheit - Public Arbitrator, Presiding Chairperson
Richard M. Spector, Esq. - Public Arbitrator
Truman M. Hogan - Non-Public Arbitrator

Concurring Arbitrators' Signatures


John S. Weisheit
Public Arbitrator, Presiding Chairperson

11-27-06
Signature Date

Richard M. Spector, Esq.
Public Arbitrator

Signature Date

Truman M. Hogan
Non-Public Arbitrator

Signature Date

November 28, 2006
Date of Service (For NASD Dispute Resolution use only)

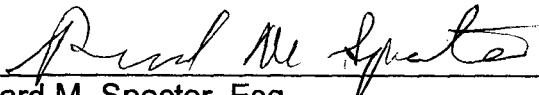
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John S. Weisheit - Public Arbitrator, Presiding Chairperson
Richard M. Spector, Esq. - Public Arbitrator
Truman M. Hogan - Non-Public Arbitrator

Concurring Arbitrators' Signatures

John S. Weisheit
Public Arbitrator, Presiding Chairperson

Signature Date



Richard M. Spector, Esq.
Public Arbitrator

Nov. 23, 2006

Signature Date

Truman M. Hogan
Non-Public Arbitrator

Signature Date

November 28, 2006

Date of Service (For NASD Dispute Resolution use only)

ARBITRATION PANEL

John S. Welshelt - Public Arbitrator, Presiding Chairperson
Richard M. Spector, Esq. - Public Arbitrator
Truman M. Hogan - Non-Public Arbitrator

Concurring Arbitrators' Signatures

John S. Welshelt
Public Arbitrator, Presiding Chairperson

Signature Date

Richard M. Spector, Esq.
Public Arbitrator

Signature Date



Truman M. Hogan
Non-Public Arbitrator

November 21, 2006
Signature Date

November 28, 2006
Date of Service (For NASD Dispute Resolution use only)