

Welcome to ING Fixed Annuities



Fixed Index Annuities

- ◆ Fixed Index Annuities are fixed annuities first
- ◆ They are designed to compete with other safe money investments such as CD's, Bonds, Bond Funds, Money Market Accounts and traditional Fixed Annuities
- ◆ They are not designed to compete with VA's, Equity Mutual Funds, or stocks where principal is at risk
- ◆ Key features of a Fixed Index Annuity
 - Safety – Principal Guaranteed
 - No Front End Load
 - Tax Deferred Growth
 - Competitive Returns
 - Liquidity
 - General Account of the insurance Company
 - Walk Away at the End of the Term
 - Optional Guaranteed Lifetime Income
- ◆ Over 30 different crediting strategies
- ◆ The Power of the Fixed Index Annuity
 - Gains are locked when credited
 - You do not participate in the negative years
 - Worst case is zero
 - The Annual Reset feature
- ◆ Optional Income Rider

ING Secure 5

- ◆ 5 Year Surrender Charge Period
- ◆ Minimum initial premium: \$15,000
- ◆ Issue ages: 0-80 owner and annuitant
- ◆ Full Accumulation Value at Death
- ◆ Flexible Premium w/ optional \$50 minimum contribution
- ◆ Return of Premium rider available
- ◆ 10% Annual Withdrawal Available After Year 1
- ◆ Nursing Home and Terminal Illness Waivers
- ◆ Four index crediting strategies plus one fixed rate strategy
 - Point-to-point with a cap
 - Point-to-point monthly cap
 - Performance Trigger
 - Interest Rate Benchmark Strategy
 - One year fixed rate

ING Secure 7

- ◆ 7 Year Surrender Charge Period
- ◆ Minimum initial premium: \$15,000
- ◆ Issue ages: 0-80 owner and annuitant
- ◆ Full Accumulation Value at Death
- ◆ Flexible Premium w/ optional \$50 minimum contribution
- ◆ 10% Annual Withdrawal Available After Year 1
- ◆ Nursing Home and Terminal Illness Waivers
- ◆ Four index crediting strategies plus one fixed rate strategy
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ING – Income Protector Withdrawal Benefit

- ◆ Optional living benefit to provide flexible, guaranteed income for life during retirement
- ◆ 6% Compounding Roll-Up during 1st 10 years of deferral phase
- ◆ Annual ratchet during both the deferral and withdrawal phase
- ◆ Ability to turn income stream on or off at any time

A Diversification Story

“What’s the best strategy?”

“It Depends”

ING Annuity and Asset Sales Provides A Strategy for Any Market:

1. Performance Trigger Index – No Change or Small Growth
2. Annual Point to Point Cap – Slow & Steadily Increasing Market
3. Monthly Point to Point Cap – Bull Market, Increasing each Month
4. Interest Rate Benchmark – Rising Interest Rate Environment
5. Fixed Rate Strategy – Guaranteed Rate, Regardless of Market Performance

ING – Key Points Fixed Index Annuities

- ◆ Brand Recognition
- ◆ Financial Strength
- ◆ Simplicity of Products
- ◆ Flexible Premiums as low as \$50 per month
- ◆ Interest crediting strategy tied to rising interest rates
- ◆ Optional income for life rider



ING “Delivering On Our Promises”

- ◆ Top 5 Provider of retirement services
- ◆ Ranks 12th in the 2010 Fortune Global 500 by revenue
- ◆ Rank 6th on list of largest Global Life Insurance Companies
- ◆ Capital vs. Assets
 - Risked based capital
 - 325% as a standard
 - Over 400% today



Financial Strength

ING USA Annuity and Life Insurance Company and ReliaStar Life Insurance Company of New York are rated favorably by third-party rating agencies:

A- (Strong) by Standard & Poor's

S&P's rating reflects strong financial security. Rating is seventh out of 20 possible.

A (Excellent) by A.M. Best

A.M. Best's rating reflects strong financial strength and ability to meet obligations to contract holders. Rating is third out of 15 possible.

A- (Strong) by Fitch

Fitch's rating reflects strong claims paying ability. Rating is seventh out of 19 possible.

A3 (Good) by Moody's

Moody's rating reflects strong financial security. Rating is seventh out of 21 possible.

The assets and rankings of ING have no impact on ING USA Annuity and Life Insurance Company's ability to meet its obligations or on the performance of its products.

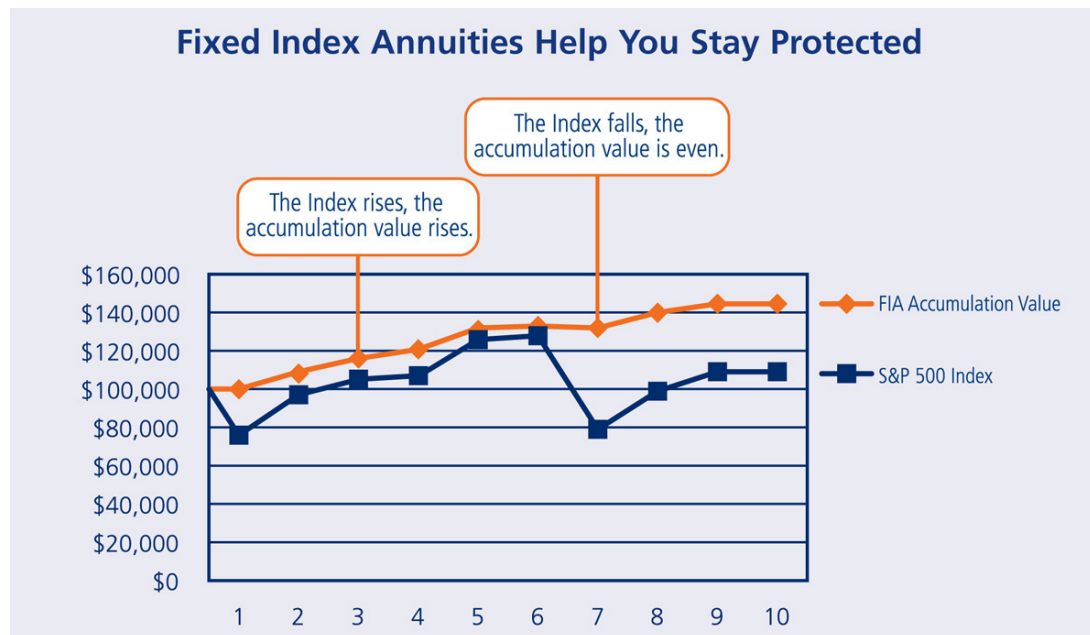
These ratings are for ING USA Annuity and Life Insurance Company and ReliaStar Life Insurance Company of New York and do not refer to the safety or performance of any products or underlying portfolios, meaning they are not applicable to the obligations of the separate accounts. The ratings are as of December 9, 2011 and are subject to change.

What Goes Up Doesn't Have to Come Down

The market goes up, and down. And up. And down again.

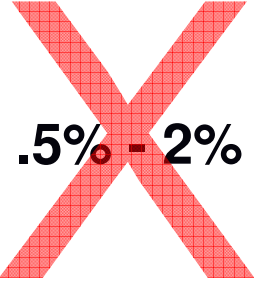




Sound familiar? Recent stock market volatility has left many investors feeling like they're on a roller coaster ride that just won't stop. If you're one of the passengers close to retirement, you may be looking for safer places that allow your retirement money to credit interest while offering protection from market free falls.

A fixed index annuity may provide you with exactly that. You get the protection of principal found with a traditional fixed annuity along with the potential for greater interest credit linked, in part, to the performance of a market index.



This chart compares the historical performance of the S&P 500® Index with the hypothetical performance of a fixed index annuity. Historical performance of the S&P 500® Index should not be considered a representation of current or future performance of the Index or of your annuity. Guarantees are based on the claims-paying ability of ING USA Annuity and Life Insurance Company. It assumes an initial premium of \$100,000 and the Point-to-Point Cap Strategy with the following index cap rates: 7.25% 2002; 7.50% 2003; 8.00% 2004; 7.50% 2005; 7.00% 2006; 7.00% 2007; 7.25% 2008; 4.25% 2009; 5.00% 2010; 3.00% 2011. The Point-to-Point Cap Strategy bases interest credits upon the annual index change in the linked index up to the index cap. Interest Rates and Index Caps are subject to change. The total annual return for the S&P 500® Index during this period is as follows: -23.36% 2002; 26.39% 2003; 8.99% 2004; 2.97% 2005; 13.62% 2006; 3.53% 2007; -38.47% 2008; 23.44% 2009; 12.79% 2010; 0.00% 2011. Standard & Poor's 500® Index (S&P 500®) is comprised of 500 stocks representing major U.S. industrial sectors. Performance figures are inclusive of dividends reinvested. S&P 500® is a registered service mark of The McGraw-Hill Companies, Inc., and has been licensed for use by ING USA Annuity and Life Insurance Company. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the Product. The S&P 500® Index does not reflect dividends paid on the underlying stock. The hypothetical fixed index annuity accumulation value does not reflect withdrawals, surrender charges, market value adjustment or premium tax, if applicable.

Indexed Annuity Positioning

 . 5% - 2%		 Potential
Savings Account Money Market CD's Fixed Annuity	 Fixed Indexed Annuity	Mutual Funds Stocks Variable Annuity
 Safe		 Risk

Contact Information



800.448.4510

www.annuitymarketing.com

3368 Brentwood Drive

Baton Rouge LA 70809