

# Welcome to ING Fixed Annuities

A new beginning to drive your sales and grow your business

Your Host: Brandon Dirksen

**ING. Your future. Made easier.<sup>SM</sup>**



Strength of ING

Overview of Products

Income Rider

Sales Tools

To learn how ING's strength can make your sales easier

ING Secure Index Family  
ING Envoy Index Family

ING IncomeProtector

Illustration Software  
ING Professional's Website

ING 



Strength of ING:  
How ING's strength can  
make your sales easier



**ING. Your future. Made easier.™**

# How ING's strength can make your sales easier

**ING Groep N.V. (ING) is one of the world's premier providers of financial services. With ING, you align yourself with a global financial leader.**

- Provides financial services to more than **75 million** private corporate and institutional clients.
- Employs more than **124,600** people in over 50 countries.
- Has **\$770 billion** in assets under management as of December 31, 2008.
- Ranks **7th** in the 2008 FORTUNE Global 500 as measured by revenue.

Through its family of companies, ING is committed to providing superior products and services to its clients. Our annuity products are issued by ING USA Annuity and Life Insurance Company and ReliaStar Life Insurance Company of New York.

## 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:

### **AA- (Very Strong) by Standard & Poor's**

Standard and Poor's rating reflects strong financial security. Rating is 4th out of 20 possible. Standard & Poor's assigns ratings from AAA to CC.

### **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 3rd out of 15 possible. A.M. Best assigns ratings from A++ to F.

### **AA- (Very Strong) by Fitch**

Fitch's rating reflects strong claims paying ability. Rating is 4th out of 19 possible. Fitch assigns ratings from AAA to C.

### **A1 (Good) by Moody's**

Moody's rating reflects strong financial security. Rating is 5th out of 21 possible. Moody's assigns ratings from Aaa to C.

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 April 24, 2009 and are subject to change.

Annuity products are issued by ING USA Annuity and Life Insurance Company (Des Moines, IA) and ReliaStar Life Insurance Company of New York (Woodbury, NY) and distributed by Directed Services LLC. Only ReliaStar Life Insurance Company of New York is admitted, and its products issued, within the state of New York. All are members of the ING family of companies.

Contracts, products and product features vary by state and may not be available in all states.

The assets and rankings of ING Groep, N.V., have no impact on the issuing insurance company's ability to meet its obligations or upon the performance of its products.

**All guarantees are based on the financial strength and claims paying ability of the issuing insurance company, who is responsible for all obligations under its policies.**

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# Sit here. Stand out.



Marketing is easier with a great brand.

## The bench is **solid**.

With **80%\*** total brand recognition, people overwhelmingly know ING. It's become one of the world's most solidly recognizable brands.

## The bench is **strong**.

Customers are more inclined to do business with a company they are familiar with. Four out of ten—**nearly half\*** the consumers surveyed—said they would do business with ING based on this strong brand recognition.

## The bench is **stable**.

The ING brand has steadily grown into a household name. With a **627%\*** jump in recognition since ING introduced itself to the U.S. market in 2001, consumers have increasingly discovered what ING is all about.

## The bench is **easier**.

**You** can leverage the power of a big brand. Align yourself with ING and you'll have a warm base of prospects who are familiar with what you represent. It's a "benchmark" that makes selling easier.

\*Source: DR/Added Value, through August 3, 2008. Research sample reflects new target of adults, aged 45-64 with HHI of \$100K+.

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## Overview of Products: ING Secure Index Family ING Envoy Index Family




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# ING Secure Fixed Index Annuities




ING Secure Index Five Annuity  
Flexible Premium Deferred Fixed Index Annuity  
Mapping Your Retirement Destination




ING Secure Index  
Five Annuity




ING Secure Index Seven Annuity  
Flexible Premium Deferred Fixed Index Annuity  
Mapping Your Retirement Destination



ING Secure Index  
Seven Annuity



ING Secure Index Opportunities  
Plus Annuity  
Single Premium Deferred Fixed Index Annuity  
with a 5% Premium Bonus  
Mapping Your Retirement Destination



ING Secure Index  
Opportunities Plus



# ING Secure Index Family – Rates

## ING Fixed Annuities Interest Rates and Features

### ING Secure Series

#### ING Secure Index Opportunities Plus Annuity (Single Premium)

Immediate 5% Premium Bonus Available <sup>2</sup>	<u>\$15,000 Band</u>	<u>\$75,000 Band</u>
Point-to-Point Cap Index Strategy:	7.50% Cap	8.25% Cap
Monthly Cap Index Strategy:	2.50% Monthly Cap	2.80% Monthly Cap
Fixed Rate Strategy:	3.75%	3.75%

Initial Minimum Guaranteed Strategy Value Rates:

2.00% on 87.5% of the single premium<sup>3</sup> (assumes no withdrawals or premium taxes, if any)

#### ING Secure Index Seven Annuity (Flexible Premium)

	<u>\$15,000 Band</u>	<u>\$75,000 Band</u>
Point-to-Point Cap Index Strategy:	8.00% Cap	8.50% Cap
Monthly Cap Index Strategy:	2.70% Monthly Cap	3.00% Monthly Cap
Fixed Rate Strategy:	3.95%	3.95%

Initial Minimum Guaranteed Strategy Value Rates:

1.00% on 100% of premiums<sup>4</sup> (assumes no withdrawals, surrender charges or premium taxes, if any)

#### ING Secure Index Five Annuity (Flexible Premium)

	<u>\$15,000 Band</u>		<u>\$75,000 Band</u>	
	<u>with ROP**</u>	<u>without ROP</u>	<u>with ROP</u>	<u>without ROP</u>
Point-to-Point Cap Index Strategy:	7.00%	7.50% Cap	7.50%	8.00% Cap
Monthly Cap Index Strategy:	2.40%	2.50% Monthly Cap	2.70%	2.80% Monthly Cap
Fixed Rate Strategy:	3.50%	3.75%	3.50%	3.75%

NJ: Call the Sales Desk for Monthly Average Index Strategy rates

Initial Minimum Guaranteed Strategy Value Rates:

1.50% on 100% of premiums<sup>4</sup> (assumes no withdrawals, surrender charges or premium taxes, if any)

Effective Date:

04/29/2009

Original applications must be received the business day prior to this date to hold previous rates.

Rates in orange indicate a change from previous rate.



# ING Envoy Fixed Index Annuity



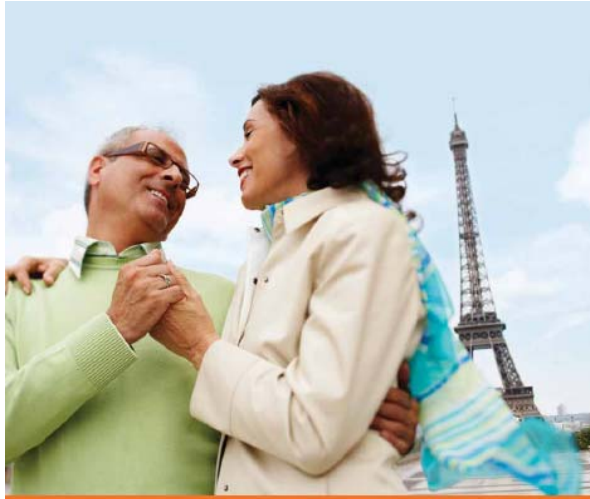
It Takes You There

ING Envoy Three Fixed Index Annuity

ANNUITIES



ING Envoy Three Annuity



It Takes You There

ING Envoy Six Fixed Index Annuity

ANNUITIES



ING Envoy Six Annuity



It Takes You There

ING Envoy Nine Fixed Index Annuity

ANNUITIES



ING Envoy Nine Annuity



# ING Envoy Indexed Family

## ING Envoy Series

### ING Envoy Three Fixed Index Annuity (Flexible Premium)

	<u>\$15,000 Band*</u>	<u>\$75,000 Band</u>
Point-to-Point Cap Index Strategy:	7.50% Cap	8.00% Cap
Fixed Rate Strategy:	3.20%	3.20%

FL & OR: Call the Sales Desk for Point-to-Point Participation Index Strategy rates  
Initial Minimum Guaranteed Strategy Value Rates:

1.00% on 100% of premiums<sup>1</sup> (assumes no withdrawals, surrender charges or premium taxes, if any)

### ING Envoy Six Fixed Index Annuity (Flexible Premium)

	<u>\$15,000 Band*</u>	<u>\$75,000 Band</u>
Point-to-Point Cap Index Strategy:	8.00% Cap	9.00% Cap
Fixed Rate Strategy:	3.85%	3.85%

FL & OR: Call the Sales Desk for Point-to-Point Participation Index Strategy rates  
Initial Minimum Guaranteed Strategy Value Rates:

1.00% on 100% of premiums<sup>1</sup> (assumes no withdrawals, surrender charges or premium taxes, if any)

### ING Envoy Nine Fixed Index Annuity (Flexible Premium)

	<u>\$15,000 Band*</u>	<u>\$75,000 Band</u>
Point-to-Point Cap Index Strategy:	9.00% Cap	10.00% Cap
Fixed Rate Strategy:	3.95%	3.95%

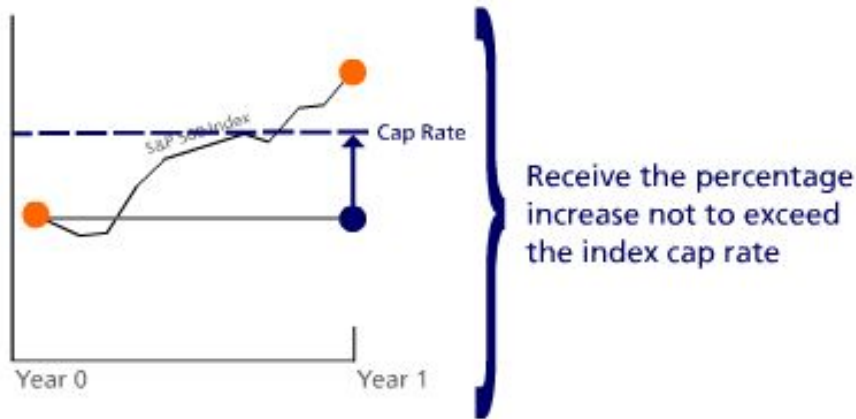
FL & OR: Call the Sales Desk for Point-to-Point Participation Index Strategy rates  
Initial Minimum Guaranteed Strategy Value Rates:

1.00% on 100% of premiums<sup>1</sup> (assumes no withdrawals, surrender charges or premium taxes, if any)



# How the ING USA Interest-Crediting Strategies Work

## Point-to-Point Cap Index Strategy



## Advantages

- Provides 100% index participation up to an annual maximum
- Tends to credit more interest than the other strategies in years when the market return is near or below the cap.

## How It Works

- Bases interest credits upon the entire percentage increase in the S&P 500® Index
- Compares index value at the beginning and end of contract year with increases not to exceed a predetermined annual index cap rate
- Index cap is declared in advance, guaranteed for one year and subject to change annually



# How the ING USA Interest-Crediting Strategies Work

## Monthly Cap Index Strategy



## Advantages

- Provides 100% index participation up to a monthly cap.
- Tends to credit more interest than the other strategies in years when the market displays steady and stable growth throughout the year.

## How It Works

- Bases interest credits upon the sum of 12 monthly percentage changes in the S&P 500® Index occurring during the indexing period.
- Compares its value at each monthly anniversary with its value at the prior month anniversary
- Monthly cap is applied to positive monthly changes and no floor to negative monthly changes.
- Monthly cap is declared in advance, guaranteed for one year and subject to change annually



# ING IncomeProtector Withdrawal Benefit (Page 1)

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## With the ING IncomeProtector Withdrawal Benefit, you get:

- 7% Compounding Roll-Up during the first 10 years of the Deferral Phase
- Annual Ratchet during both the Deferral and Withdrawal Phase
- 100% Return of Rider Charges at Death
- Ability to turn income stream on or off at any time until the contract is annuitized

The maximum issue age for this benefit is 80. The ING IncomeProtector Withdrawal Benefit is available for an additional annual cost of 0.40% of the Guaranteed Withdrawal base.



# How it Works

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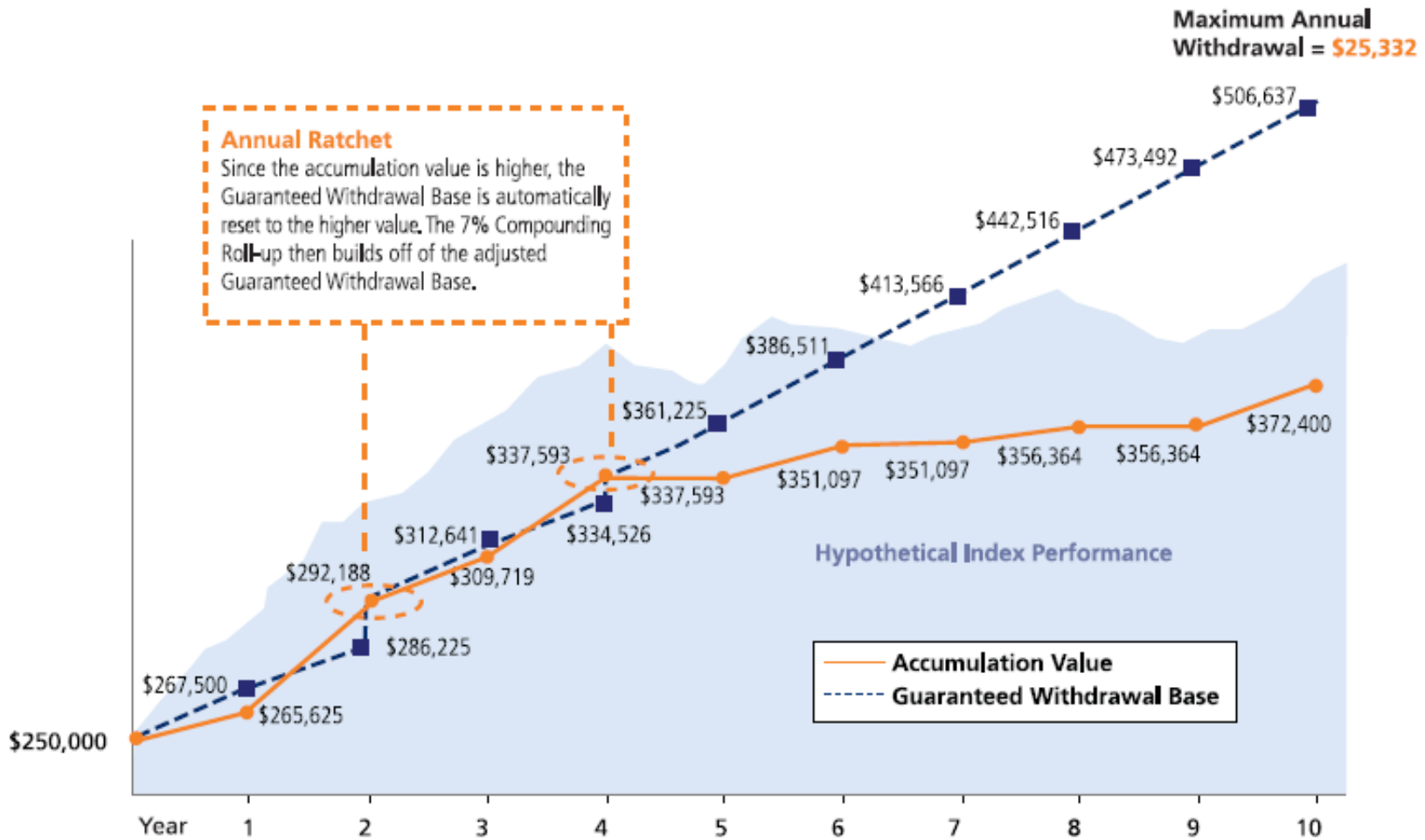
## Maximum Annual Withdrawal (MAW)

**Percentage of your guaranteed withdrawal base that you may withdraw each year under the rider**

Age:	Individual Withdrawal %	Joint Withdrawal %
50-54	4.0%	3.5%
55-59	4.5%	4.0%
60-64	5.0%	4.5%
65-69	5.5%	5.0%
70-74	6.0%	5.5%
75-79	6.5%	6.0%
80-84	7.0%	6.5%
85-89	7.5%	7.0%
90+	8.0%	7.5%



# Power of Annual Ratchets – Deferral Phase



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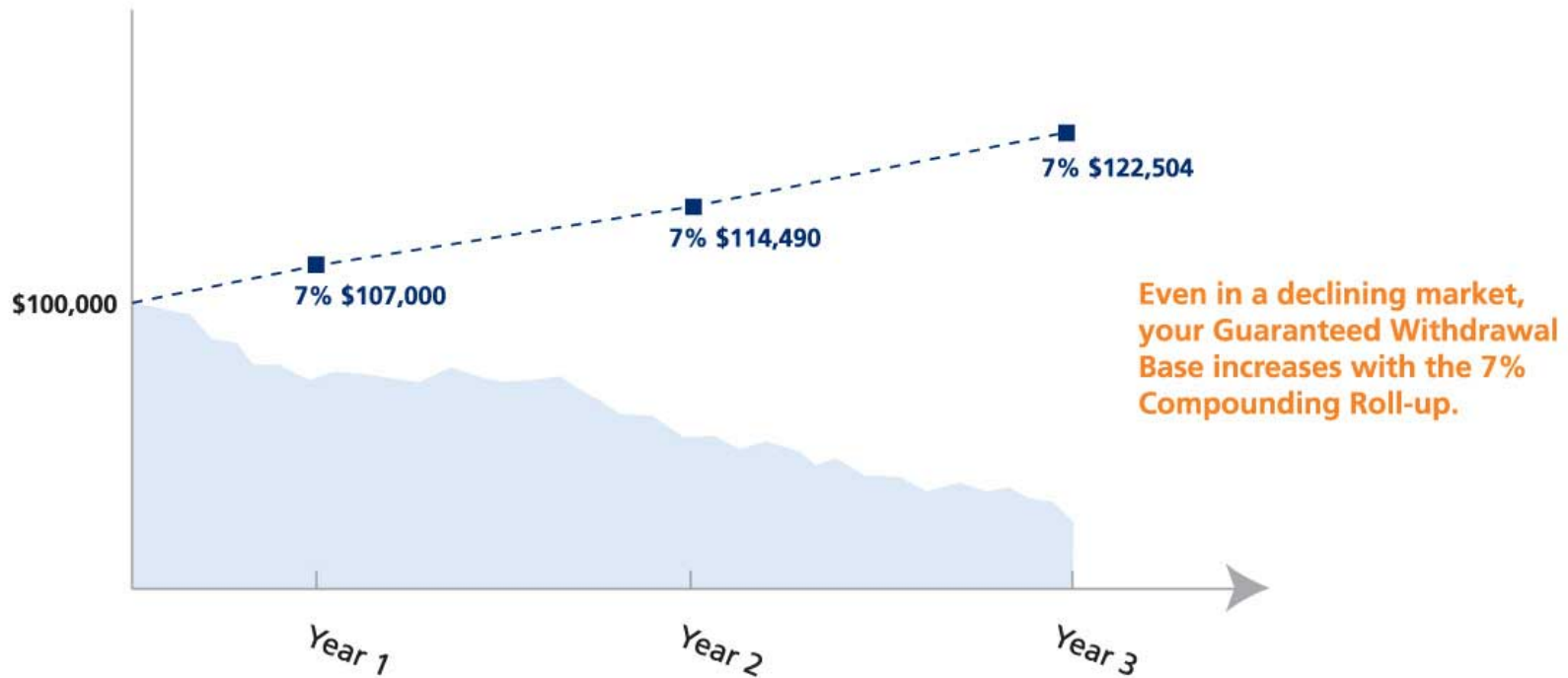


# Deferral Phase

	Roll-Up (%)	AV Increase (%)	GWB with Roll-Up	Accumulation Value	New GWB
<b>Year 1</b>	7%	6.25%	<b>\$107,000</b>	\$106,250	<b>\$107,000</b>
<b>Year 2</b>	7%	10.00%	\$114,490	<b>\$116,875</b>	<b>\$116,875</b>
<b>Year 3</b>	7%	6.00%	<b>\$125,056</b>	\$123,888	<b>\$125,056</b>
<b>Year 4</b>	7%	8.00%	<b>\$133,810</b>	\$133,799	<b>\$133,810</b>

# The Deferral Phase

## Protect yourself in a declining market



# ING IncomeProtector Withdrawal Benefit

## A Case Study

Female, Age 65

Managed Assets: \$1,000,000

Risk Tolerance: Low to Moderate

### Needs:

Guaranteed Income Beginning Year 11

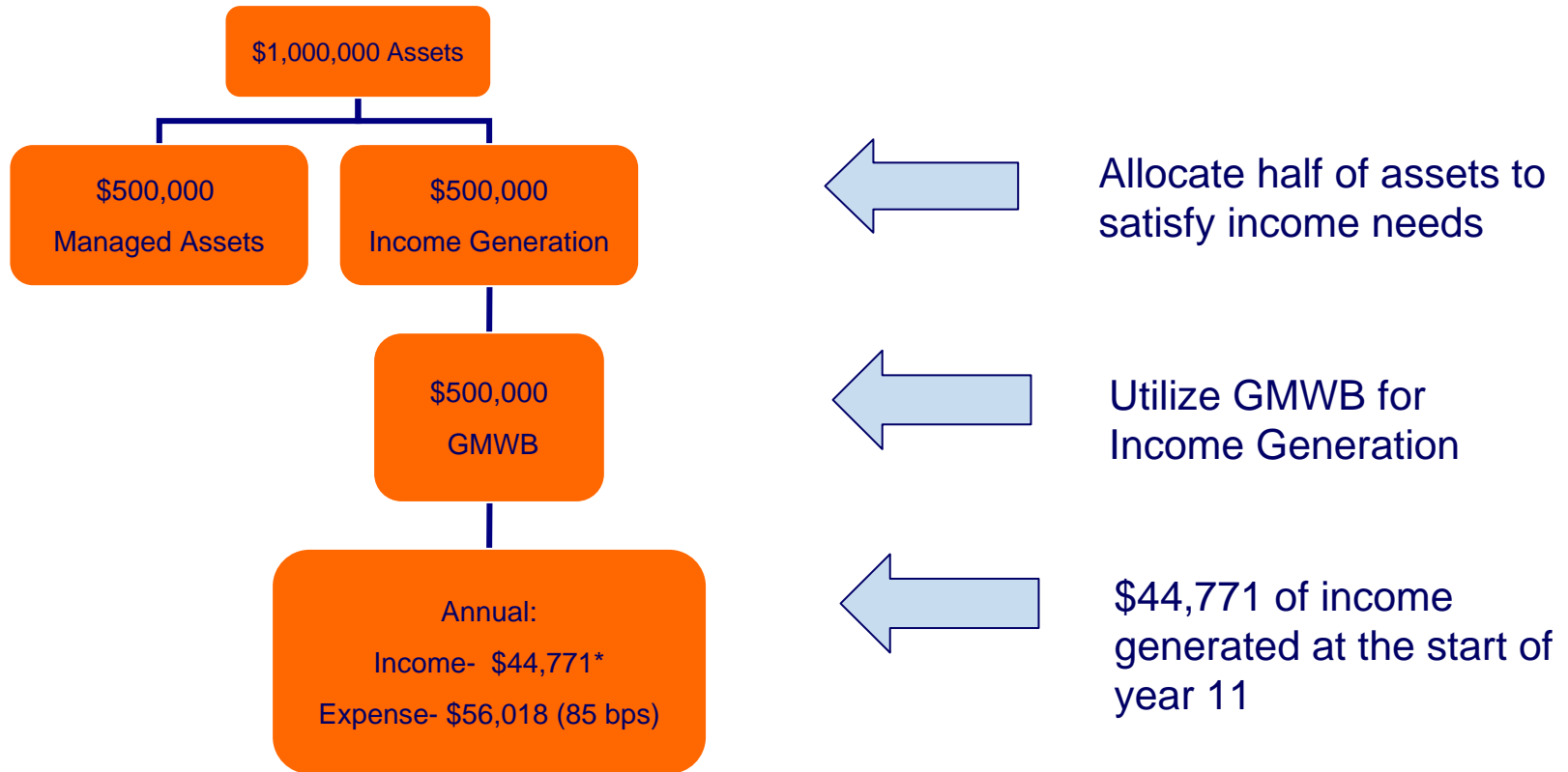
Protection of Assets

Opportunity to Build Assets



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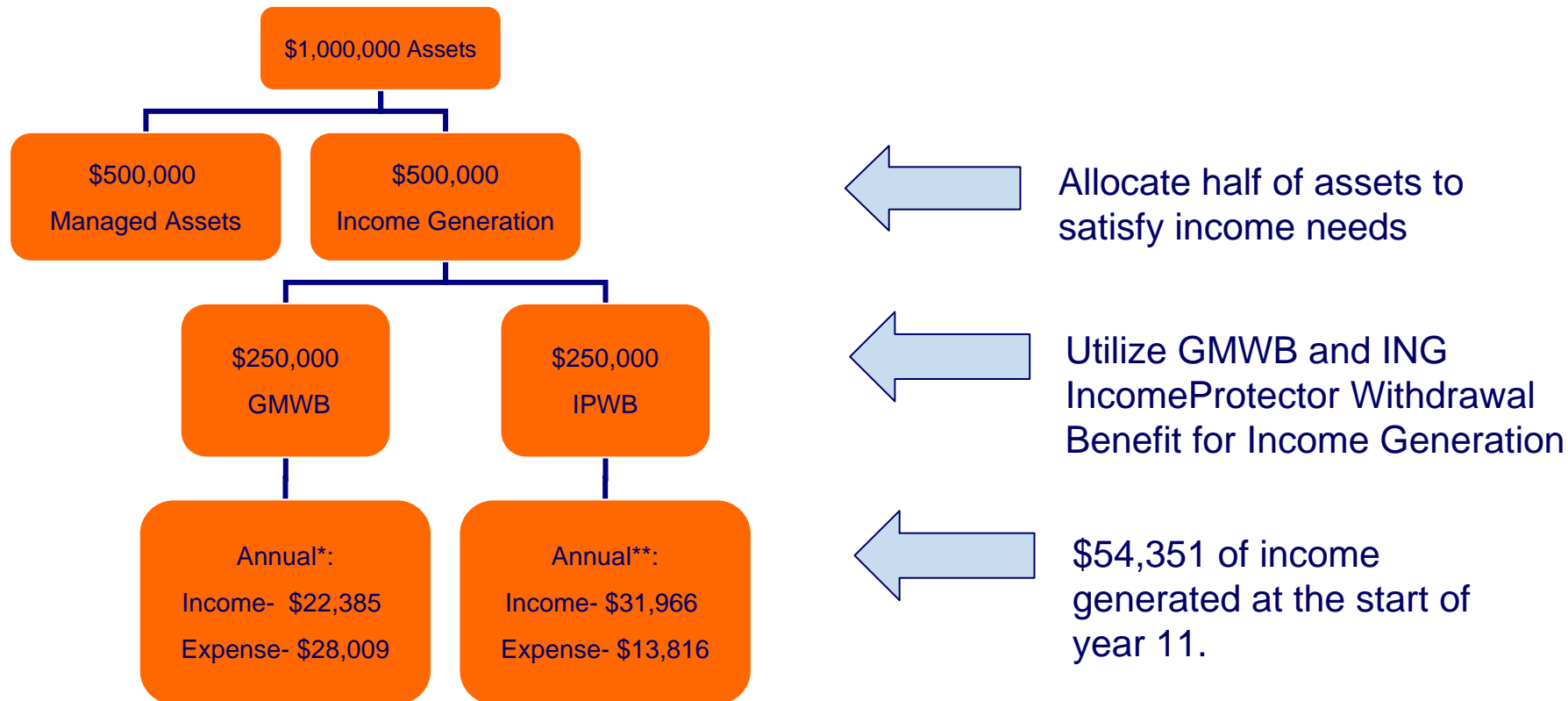
# Income Generation Scenario 1- Variable Annuity with a Guaranteed Minimum Withdrawal Benefit Rider(GMWB)



\* Assumes 6% growth, a 5% annual withdrawal factor beginning year 11, and an 85 bps rider fee each year.



# Income Generation Scenario 2- GMWB Compared to the ING IncomeProtector Withdrawal Benefit Rider



•Based on 6% growth in years 1-10, a 5% annual withdrawal factor beginning year 11, and an 85 bps rider fee.

\*\* Based on 7% growth in years 1-10, a 6.5% annual withdrawal factor beginning year 11 and a 40 bps rider fee.



# Comparison of Scenarios 1 and 2

	Scenario 1	Scenario 2	Difference
<b>Annual Income</b>	<b>\$44,771</b>	<b>\$54,351</b>	<b>+ \$9,580</b>
<b>Cumulative Expense (through year 10)</b>	<b>\$56,018</b>	<b>\$41,825</b>	<b>- \$14,193</b>
<b>Assets- Protected**</b>	<b>0%</b>	<b>25%</b>	<b>+ 25%</b>
<b>Income- Protected**</b>	<b>50%</b>	<b>50%</b>	<b>0%</b>

\* \$13,816 of the of the cumulative expense is attributed to the ING IncomeProtector Withdrawal Benefit which is refundable to the beneficiary under specific circumstances.

\*\* The fixed Index Annuity provides protection of assets from market risk while both the fixed index annuity and Variable Annuity with GMWB provide for protection of an income stream from market risk.



# Case Study - Summary

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## Did We Meet All Needs?

### ✓ Guaranteed Income

Improved by over 20% with addition of ING IncomeProtector Withdrawal Benefit.

### ✓ Reduced Expenses

Reduced by over 25% with addition of ING IncomeProtector Withdrawal Benefit

### ✓ Protection of Assets

Fixed index annuity premium not subject to market risk.

### ✓ Opportunity to Build Assets

With \$500,000 allocated to a protected income stream and half of that money also protected from market risk, client may be able to tolerate additional risk necessary to build assets.

### ✓ Return of Rider Charges

If your client does not take a withdrawal in excess of yearly rider provisions, does not exhaust their account value, and dies prior to attaining age 95, all IncomeProtector Withdrawal Benefit rider charges will be refunded to the beneficiaries as part of the death benefit.



# Sales Materials

**up**  
What goes doesn't have to come down.

Fixed Index Annuities. Protection from stock market free falls.

ANNUITIES **ING**

## Brochures, Client Presentations and Consumer Postcards

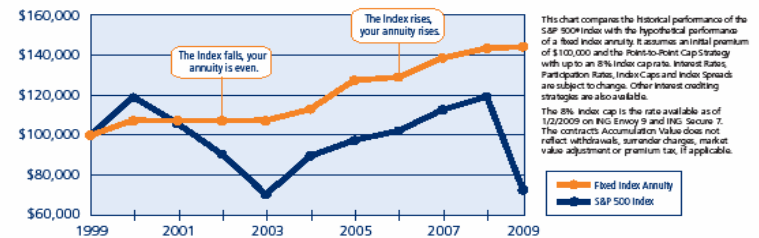
### What Goes Up Doesn't Have to Come Down

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

Sound familiar? Recent stock market volatility has left many investors feeling like they are on a roller coaster ride that just won't stop. If you are 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 stock market free falls.

A fixed index annuity may provide you with exactly that. You get protection of principal (minus withdrawals and surrender charges) found with a traditional fixed annuity along with the potential for greater interest credit linked, in part, to the performance of a market index. When the index goes up, your contract's accumulation value may rise up to the applicable index cap rate, depending on the strategy elections you choose. If the index decreases, your contract's accumulation value doesn't lose value.

#### Fixed Index Annuities Help You Stay Protected



Contract is issued by ING USA Annuity and Life Insurance Company. Historical performance of the S&P 500<sup>®</sup> 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.

Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59½, an additional 10% Federal penalty tax. Withdrawals do not participate in index interest. Neither the company nor its agents and representatives can provide tax, legal or accounting advice. Clients should consult their own attorney or tax advisor about their specific circumstances.

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# The “Orange” Experience

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- Top producers automatically enrolled (\$500k/3 cases)
- “First Class” experience includes:
  - Expedited New Business processing
  - Front of the line call center treatment
- Makes it even easier to do business with ING USA!

# ING USA – Elite Producers Plan

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## Qualifications:

- 1.5 million of fixed annuity premium per year
- Minimum of 5 Cases
- IRS net income requirement
- Receive 3% of the street level commission, to be added into your NQ Account
- Defer up to 100% of your own income



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# Call Index Marketing Group Tim or Kevin

# 800.546.9968





**Sales Tools:**

**ING Presents  
and  
ING for Financial  
Professionals**

**[www.ingannuities.com](http://www.ingannuities.com)**



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Thank You for Partnering with ING USA



# Disclosure

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