

# ING Fixed Annuities Interest Rates and Features

Effective Date:  
01/18/2012

Rates in orange indicate a change from previous rate.

## ING Secure Series Annuities

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

Immediate 5% Premium Bonus Available <sup>1</sup>	<u>\$15,000 Band</u>		<u>\$75,000 Band</u>
Interest Rate Benchmark Strategy:*	<b>2.25</b>	Multiplier	<b>4.00</b>
Point-to-Point Cap Index Strategy:	<b>2.00%</b>	Cap	<b>3.50%</b>
Monthly Cap Index Strategy:	<b>1.10%</b>	Monthly Cap	<b>1.50%</b>
Fixed Rate Strategy:	<b>1.50%</b>		<b>1.50%</b>

\* The maximum annual index credit for the Interest Rate Benchmark Strategy is 10% and subject to change without notice.

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

	<u>\$15,000 Band</u>		<u>\$75,000 Band</u>
Interest Rate Benchmark Strategy:*	<b>4.00</b>	Multiplier	<b>5.50</b>
Point-to-Point Cap Index Strategy:	<b>3.25%</b>	Cap	<b>4.25%</b>
Monthly Cap Index Strategy:	<b>1.50%</b>	Monthly Cap	<b>1.90%</b>
Fixed Rate Strategy:	<b>1.50%</b>		<b>1.50%</b>

\* The maximum annual index credit for the Interest Rate Benchmark Strategy is 10% and subject to change without notice.

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

	<u>\$15,000 Band</u>		Multiplier	<u>\$75,000 Band</u>	
	<u>with ROP**</u>	<u>without ROP</u>		<u>with ROP**</u>	<u>without ROP</u>
Interest Rate Benchmark Strategy:*	<b>1.25</b>	<b>2.00</b>		<b>2.75</b>	<b>3.50</b>
Point-to-Point Cap Index Strategy:	<b>1.50%</b>	<b>2.00%</b>	Cap	<b>2.50%</b>	<b>3.00%</b>
Monthly Cap Index Strategy:	<b>0.90%</b>	<b>1.00%</b>	Monthly Cap	<b>1.30%</b>	<b>1.40%</b>
Fixed Rate Strategy:	<b>1.25%</b>	<b>1.50%</b>		<b>1.25%</b>	<b>1.50%</b>

The Minimum Premium is \$75,000 in MN, NJ and WA  
NJ: Call the Sales Desk for Monthly Average Index Strategy rates

\* The maximum annual index credit for the Interest Rate Benchmark Strategy is 10% and subject to change without notice.

### ING Secure Index Outlook Annuity (Single Premium)

Immediate 3% Premium Bonus Available <sup>1</sup>	<u>\$15,000 Band</u>		<u>\$75,000 Band</u>
Point-to-Point Cap Index Strategy:	<b>2.00%</b>	Cap	<b>3.50%</b>
Monthly Cap Index Strategy:	<b>1.10%</b>	Monthly Cap	<b>1.50%</b>
Fixed Rate Strategy:	<b>1.50%</b>		<b>1.50%</b>

**ING Fixed Annuities Sales Desk: 800-369-5301**

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## ING Envoy Series Annuities

### ING Envoy Nine Annuity

	<u>\$15,000 Band***</u>	<u>\$75,000 Band</u>
Point-to-Point Cap Index Strategy:	2.50%	4.00%
Fixed Rate Strategy:	1.50%	1.50%

FL & OR: Call the Sales Desk for Point-to-Point Participation Index Strategy rates

### ING Guarantee Choice Annuity (Single Premium)<sup>2</sup>

	<u>\$15,000 Band</u>		<u>\$75,000 Band</u>	
10-Year Guarantee Period:	2.00%	3.00% 1st Year	2.00%	Years 2-10
7-Year Guarantee Period:	1.50%	2.50% 1st Year	1.50%	Years 2-7

**ING Single Premium Immediate Annuity - Please Use ING Presents Illustration Software or Contact Sales Desk for Quotes**

**ING Fixed Annuities Sales Desk: 800-369-5301**

All guarantees are based on the financial strength and claims paying ability of ING USA Annuity and Life Insurance Company, who is solely responsible for all obligations under its policies.

Annuities are long-term investments designed for retirement planning. They are a contract between your client and an insurance company, under which the insurer agrees to make periodic payments to your client.

\*\*Return of Premium Rider, IU-RA-3058. Return of Premium rider offers lower interest crediting potential in return for enhanced guarantees.

\*\*\*\$10,000 for qualified money

<sup>1</sup>Products offering a bonus may offer lower credited interest rates, index caps, monthly caps, participation rates, and/or participation multipliers than products not offering a bonus. Over time, and under certain circumstances, the amount of the bonus may be more than offset by the lower credited interest rates, index caps, monthly caps, participation rates, and/or multipliers.

<sup>2</sup>The surrender charge on ING Guarantee Choice is waived for 30 days following the end of an interest rate guarantee period. Surrender charge will then continue, but will not reset.

Contracts issued by ING USA Annuity and Life Insurance Company, 909 Locust Street, Des Moines, IA 50309. Contract Form Series: IU-IA-3050 (07/11), IU-IA-3034 (07/11), IU-IA-3033 (07/11), IU-RA-3058, IU-IA-3038 (07/11), IU-IA-3067, IU-IA-3064, IU-IA-3036, 1823. Interest rates, participation rates, index caps, monthly caps, multipliers and index spreads subject to change. Products and features not available in all states. IRAs and other qualified plans already provide tax-deferral like that provided by an annuity. Additional features and benefits such as contract guarantees, death benefits and the ability to receive a lifetime income are contained within the annuity for a cost. Please be sure the features and costs of the annuity are right for you when considering the purchase of the annuity. Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59 1/2, an additional 10% Federal penalty tax. Neither the company nor its agents or representatives can provide tax, legal or accounting advice. Guarantees based on claims-paying ability of the insurer.

The 45-day rate lock period for any contract begins the day its application is received unless: (i) an application signed prior to the effective date of a rate change is received on or after the aforementioned effective date; and (ii) said application is received by close of business no more than seven days after the aforementioned effective period begins. In this case, the 45-day rate lock period begins on the effective date of the rate change.

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Visit [www.ingannuities.com](http://www.ingannuities.com) for state approvals.

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