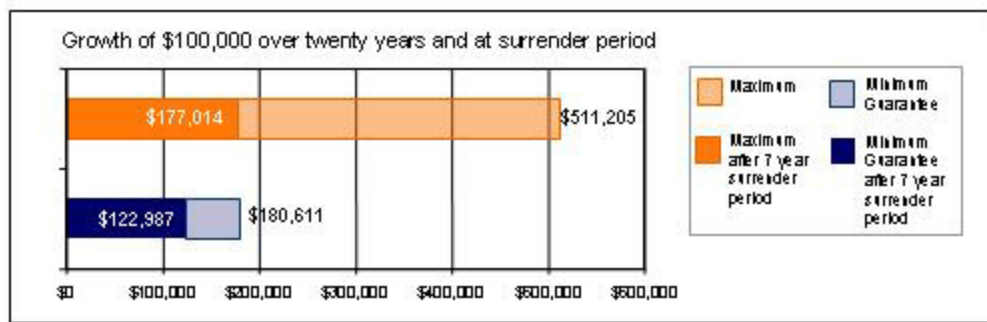


# ING Secure Index Annuity

Are your clients' CDs coming up for renewal?

## Consider the Secure Index Annuity!

- **Growth, Flexibility, Choices and much more...**
  - **Earnings Potential\***



- **Competitive Rates and Caps** (effective 03/21/2005, subject to change)

ING Secure Index Annuity (Flex Premium)	\$5,000 Band	\$100,000 Band
Traditional Index Strategy (0% MGIIIR):	7.50% Cap	8.50% Cap
Fixed Interest Strategy:	3.70%	3.70%
Guaranteed Index Strategy (2% MGIIIR):	5.50% Cap	6.50% Cap

Cap at an all time high

- **Tax Deferral:** Your client does not pay income taxes on the money they earn until they withdraw it. This tax-deferral helps them accumulate more than they would in a comparable taxable product.
- **Multiple Accumulation Strategies:** ING Secure Index Annuity puts the power of choice in your clients hands. They can choose between three separate strategies to determine how their money grows.

For agents only. \*Source: Calculations based on a \$100,000 placed in the annuity for seven and twenty years at the maximum (8.5%) and minimum (3%) ranges, compounded annually. Caps/rates subject to change. Caps/rates guaranteed for 1 year any may change annually. Minimum guaranteed value is 3% on 100% of premium. IRAs/qualified plans are already tax deferred; clients should consider other annuity features. Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59 1/2, a 10% Federal penalty tax. Product subject to surrender charges for early withdrawals. Call for complete contract details. Product/features not available in all states and subject to change at any time. Guarantees based on claims paying ability of insurer. Annuities are not FDIC insured. Contract form series FA-2013. Contracts issued by ING USA Annuity and Life Insurance Company, 909 Locust Street, Des Moines, IA 50309.