

A Strategy for Any Market

Case Study

ANNUITIES



Your future. Made easier.SM

Protection. Potential. Peace of Mind.

Fixed index annuities (FIAs) work in any type of market. Whether up, down or flat, an FIA gives you 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. So what exactly is an FIA? It's a product with insurance benefits such as minimum guarantees and death benefits, and can include index caps, index spreads and participation rates, so it may not receive the full increase of a market index.

Translation: When the index goes up, your contract's accumulation value may go up, depending on the strategy you choose. If the index decreases, your contract's accumulation value doesn't lose value. Essentially, when it comes to securing a part of your financial future, an FIA is the best of both worlds — a product that seeks to both protect principal and provide the potential to credit more interest.

The Story of John and Frank

John



John placed \$100,000 in an S&P 500 Index Fund at the end of 1999. Unfortunately, over a 10-year period he faced a dramatic market, with many ups and downs. His investment does not offer protection, therefore John's value **decreased to \$72,000.**

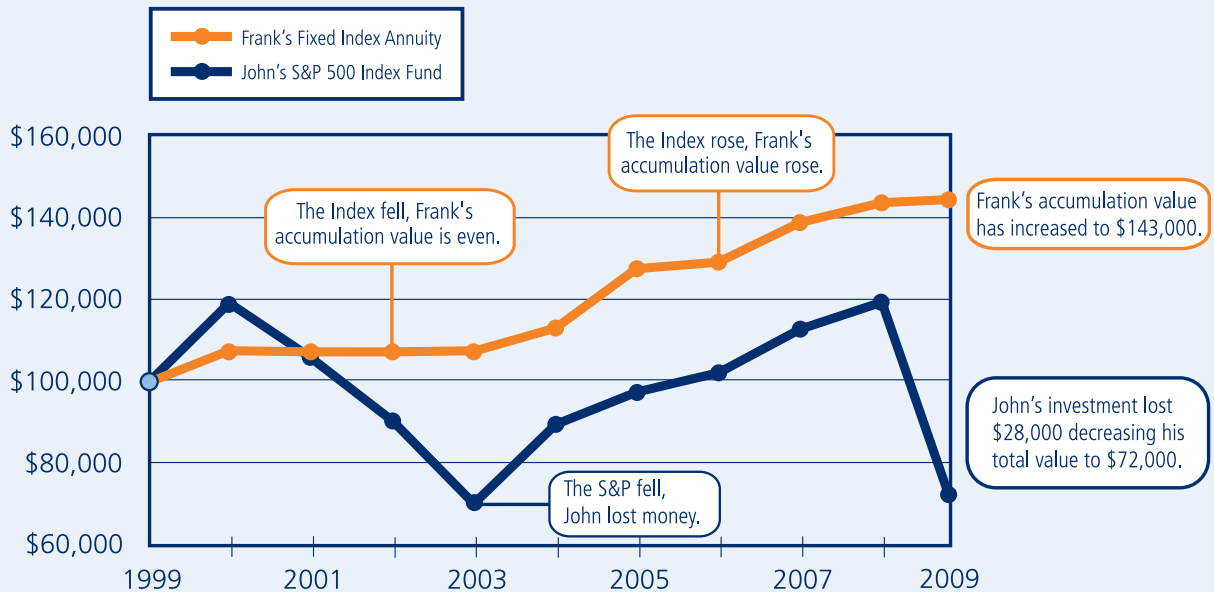
Frank



Frank placed \$100,000 in a fixed index annuity in December 1999. Because an FIA protects against market declines, Frank was spared extreme market decline and his contract value rose steadily over a 10-year period, **increasing to \$143,000.**

John and Frank's story is hypothetical.

A Strategy in an Up, Down or Flat Market



This chart compares the historical performance of the S&P 500® Index with the hypothetical performance of a fixed index annuity. It assumes an initial premium of \$100,000 and the Point-to-Point Cap Strategy with up to an 8% index cap rate. Interest Rates, Participation Rates, Index Caps and Index Spreads are subject to change. Other interest crediting strategies are also available. The 8% index cap is the rate available as of 1/2/2009 on ING Envoy 9 and ING Secure 7. The contract's Accumulation Value assumes no withdrawals, surrender charges, market value adjustment or premium tax, if applicable.

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.

If John had a fixed index annuity with ING USA, his money would have been protected and would have increased.



Please refer to the brochure **A Strategy for Any Market** for an overview regarding what an ING USA fixed index annuity can offer you.

Contracts issued by ING USA Annuity and Life Insurance Company, 909 Locust Street, Des Moines, IA 50309. Products/features not available in all states and are subject to change.

Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59½, an additional 10% Federal penalty tax. 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. Withdrawals do not participate in index interest. Guarantees based on claims paying ability of ING USA Annuity and Life Insurance Company.

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.

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