

Product Overview

Product Concept	Flexible premium deferred fixed index annuity with a choice of three interest-crediting strategies: Fixed Rate; Point-to-Point Participation Index and Point-to-Point Cap Index.																								
Issue Ages	0–80 owner and annuitant																								
Premium	<ul style="list-style-type: none"> • \$15,000 minimum initial premium (Non-Qualified) • \$10,000 minimum initial premium (Qualified) • \$5,000 minimum subsequent premium • No minimum premium per strategy • \$1 million maximum premium without prior home office approval <p>Additional premium payments are credited with their own separate interest rate, index cap and participation rate for their own indexing period. For each premium, interest is credited based on the new money rate in effect at the time the premium is received and is guaranteed for one year.</p>																								
Premium Banding	<p>ING Envoynine Fixed Index Annuity is banded, which means the more premiums you place in the contract, the more favorable index caps, index spreads and participation rates you may receive, giving you more credited interest potential.</p> <ul style="list-style-type: none"> • Low Band: \$15,000–\$74,999 • High Band: \$75,000 plus <p>The total premiums paid during the first contract year will be used to determine premium banding.</p>																								
Market Value Adjustment (MVA)	<ul style="list-style-type: none"> • Yes <p>The MVA may increase or decrease the accumulation value of your annuity if more than the free withdrawal amount is surrendered before the end of the 9th contract year. The amount of the MVA is determined by a mathematical formula that measures changes in the interest rate environment since the contract was purchased.</p>																								
Interest Rate Guarantee Period	Annual reset (all strategies)																								
Death Benefit	Upon death of the owner, the greater of the accumulation value or minimum guaranteed contract value is paid to the beneficiary, potentially avoiding the delay and expense of probate.																								
Minimum Guaranteed Contract Value	The cash surrender value will not be less than 100% of all premiums less withdrawals, surrender charges and premium taxes, if applicable, accumulated at the applicable minimum guaranteed strategy value rate for the first nine contract years. The initial minimum guaranteed strategy value rates are set at contract issue and will not change for nine years (subject to change annually thereafter).																								
Fixed Rate Strategy Minimum Guaranteed Interest Rate	The Fixed Rate Strategy's minimum guaranteed interest rate is 1.5% and is not tied to the minimum guaranteed strategy value rates. The interest rate credited to the Fixed Rate Strategy will be at least equal to the minimum guaranteed interest rate.																								
ING IncomeProtector Withdrawal Benefit	Available for an additional annual cost calculated as a percentage of the minimum guaranteed withdrawal base to provide flexible, guaranteed income for life. Minimum issue age is 50. May not be available in all states.																								
Free Withdrawal Provision	<p>Beginning in the first contract year, the owner can withdraw up to 10% of the accumulation value each contract year without a surrender charge or market value adjustment. If the total withdrawals in any contract year exceed the free amount, surrender charges and/or market value adjustments will apply to the excess amount withdrawn in that contract year. Any withdrawal taken prior to the end of an index period will not be credited with index interest for that period.</p> <p>Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59½, an additional 10% Federal penalty tax. Federal law requires that withdrawals be taken first from interest credited. All distributions from qualified annuities may be taxable. State premium taxes may reduce the final value of the annuity.</p>																								
Surrender Charge (% of accumulation value)	<table border="1"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10+</th> <th></th> </tr> </thead> <tbody> <tr> <td>Percentage</td> <td>9</td> <td>9</td> <td>9</td> <td>9</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>0</td> <td>Charges may differ for some states and for ages 56 plus.</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6	7	8	9	10+		Percentage	9	9	9	9	8	7	6	5	4	0	Charges may differ for some states and for ages 56 plus.
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Percentage	9	9	9	9	8	7	6	5	4	0	Charges may differ for some states and for ages 56 plus.														
Annuitization	Annuitization is a payout option you can choose instead of taking a lump sum payment. It may spread out your distribution over a number of years or for life, depending on the payout option you select. If you annuitize your contract, the cash surrender value will be applied to the payout option. Annuitization is available after the first contract year.																								
Cash Surrender Value	The cash surrender value equals the greater of the accumulation value adjusted for any market value adjustment less any surrender charge, or the minimum guaranteed contract value..																								

Client Services

Our friendly Customer Service staff is ready to help you at 1-800-369-5303. You have access to 24-hour automated telephone customer service. Additionally, you will receive annual statements.

ING USA Annuity and Life Insurance Company
909 Locust Street
Des Moines, IA 50309

Contract is issued by ING USA Annuity and Life Insurance Company.

Guarantees are based on the claims-paying ability of ING USA Annuity and Life Insurance Company.

This is a summary only. Read the contract for complete details. The product and its features may not be available in all states and are subject to change.

Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59 1/2, an additional 10% Federal penalty tax.

Withdrawals do not participate in index interest. Federal law requires that withdrawals be taken first from interest credited. All distributions from qualified annuities may be taxable. State premium taxes may reduce the final value of your annuity.

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.

Neither the company nor its agents or representatives can provide tax, legal or accounting advice. Please consult your attorney or tax advisor about your specific circumstances.

The contract does not directly participate in any stock or equity products. For premium elected to the index strategies, no interest is credited in the current election year if the contract is annuitized, surrendered or re-elected prior to the end of the respective election anniversary. The interest rate, index cap, participation rate and index spread are set at the beginning of the indexing period, are guaranteed for the first indexing period and may change for future indexing periods.

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Contract Form Series: IU-IA-3064, IU-RA-3059, IU-RA-3060, IU-RA-3059 (08/08); IU-RA-3060 (08/08), IU-RA-3068; IU-RA-3069

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