

guaranteed interest.

Product Concept	Single premium deferred annuity offering a guaranteed interest rate for up to 10 years																						
Issue Ages	0–80 owner and annuitant																						
Premium	<ul style="list-style-type: none">• \$15,000 minimum single premium (must be put into one interest rate guarantee period)• \$1 million maximum premium without prior home office approval <p>The more premium you place in the contract, the more favorable interest rate you may receive, giving you more credited interest potential. See your financial representative for current interest rates.</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 guarantee period. The amount of the MVA is determined by a mathematical formula that measures changes in the interest rate environment since the contract was purchased. The MVA is waived for 30 days following the end of an interest rate guarantee period. If the contract is renewed within 30 days of the interest rate guarantee period expiration, the MVA will reset.</p>																						
Interest Rate Guarantee Period	<ul style="list-style-type: none">• Five year• Seven year• Ten year <p>Interest rate guarantee periods may vary by state.</p>																						
Death Benefit	Upon death of the owner, the accumulation value is paid to the beneficiary, potentially avoiding the delay and expense of probate.																						
Free Withdrawal Provision	<p>In the first contract year, interest only can be withdrawn. After the first contract year, the owner can withdraw up to 10% of the accumulation value each contract year without an MVA and surrender charge. If the total partial withdrawals in any contract year exceed the free amount, MVAs and surrender charges will apply to the excess amount withdrawn in that contract year. The surrender charges will apply to the sum of all withdrawals in the year of a full surrender.</p> <p>Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59 1/2, 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><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></tr></thead><tbody><tr><td>Percentage</td><td>9</td><td>8</td><td>7</td><td>6</td><td>5</td><td>4</td><td>3</td><td>2</td><td>1</td><td>0</td></tr></tbody></table> <p>Charges may differ for some states and for ages 56 plus.</p> <p>The surrender charge is waived for 30 days following the end of an interest rate guarantee period. If the contract is renewed within 30 days of the interest rate guarantee period expiration, the surrender charge will continue, but will not reset.</p>	Contract Year	1	2	3	4	5	6	7	8	9	10+	Percentage	9	8	7	6	5	4	3	2	1	0
Contract Year	1	2	3	4	5	6	7	8	9	10+													
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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 prior to the ninth contract anniversary, the cash surrender value will be applied to the payout option. If you annuitize your contract on or after the ninth contract anniversary, the accumulation value will be applied to the payout option. Annuitization is available after the first contract year for a minimum of 10 years.																						
Cash Surrender Value	The cash surrender value will not be less than 100% of the single premium less surrender charges, withdrawals and premium taxes, if applicable, accumulated at 1.5% interest for the interest rate guarantee period.																						
Nursing Home Waiver Terminal Illness Waiver	These features guarantee the owner access to the accumulation value of the annuity, with no surrender charge, if the owner becomes hospitalized or confined to an eligible nursing home for at least 45 days during any continuous 60-day period or diagnosed with a terminal illness (life expectancy of 12 months or less) on or after the first contract anniversary. The nursing home waiver waiver and terminal illness waiver are available in all states except Massachusetts and Pennsylvania.																						

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 ½, an additional 10% Federal penalty tax.

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.

Contract Form Series: IU-IA-3036.

