



ING Fixed Annuities VIP Club

THE RITZ-CARLTON GOLF & SPA RESORT, ROSE HALL, JAMAICA

April 29-May 3, 2012

Producer Qualification Level

- **Minimum \$3,500,000 in sales**
- **Five cases in the qualifying period July 1, 2010 to December 31, 2011**

For more information on how your producers can be a part of this trip, please contact your ING Fixed Annuities wholesaler or call the ING Fixed Annuities Sales Desk at (800) 369-5301.

- VIP Club credit is based on fixed annuity premium applied to contracts issued 7-1-2010 to 12-31-2011 less any free-look period surrenders on these contracts for ING USA Annuity and Life Insurance Company. New York production is not eligible for qualification.
- All premiums must be received between 7-1-2010 and 12-31-2011. Business not processed prior to cut-off dates will not count toward qualification.
- All licensed producers appointed with ING USA outside of ING Strategic Distribution are eligible to qualify. If producer is a registered representative prior broker dealer approval is required. Producer appointment must be active at the time of the trip.

- One qualification per producer. Personal production only. No combination of sales among multiple producers. Producers in partnership must qualify individually. Qualification credit is given only to the writing producer on a contract. Split cases count per the split.
- Trip consists of two round-trip airfares from the qualifier's home city and hotel accommodations, double occupancy, special amenities and company-sponsored activities. Qualifiers may bring one adult guest (18 or older).
- Participation is by invitation only. Qualifiers must attend on stated dates. Travel restrictions may apply. No substitutions. No financial or other consideration for non-attendees. Extra costs as a result of deviating from designated airfare, hotel, meals, functions, etc. must be paid by the qualifier. Awards are not transferable.
- Trip value is reported as income to the qualifier. 1099s will be issued.
- Final qualification is based on company evaluation of the quality of the business. Producer must meet the highest standard of ethical and professional conduct and maintain a record free of compliance and market conduct issues.
- We reserve the right to exclude producers who qualify for another ING company trip.
- We reserve the right to alter or end this program at any time.

Contracts issued **by ING USA Annuity and Life Insurance Company**, 909 Locust St., Des Moines, IA 50309.