

ING USA Ann & Life

Group Affiliation: ING USA Life Group
Address: 5780 Powers Ferry Road NW
 Atlanta GA 30327- 4390
Phone: 515- 698- 7000

Domicile: IA
NAIC Number: 80942
Year Established: 1973
Company Type: Stock

Ratings

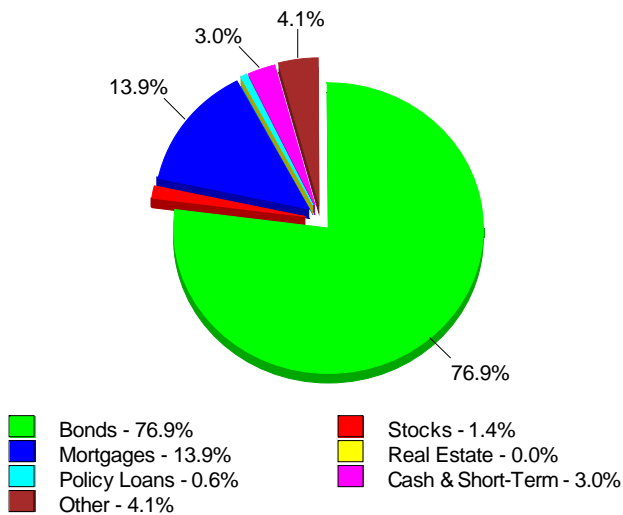
A.M. Best Company (Best's Rating, 15 ratings) A (3)
 Standard & Poor's (Financial Strength, 20 ratings) A+ (5)
 Moody's (Financial Strength, 21 ratings) A2 (6)
 Fitch Ratings (Financial Strength, 21 ratings) A- w- (7)
 TheStreet.com (Safety Rating, 16 ratings) C (8)
 Comdex (Percentile in Rated Companies) 81

Assets & Liabilities

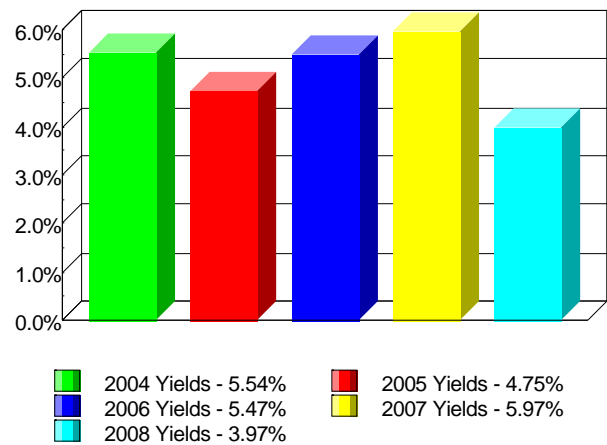
Total Admitted Assets 64, 089, 977
 Total Liabilities 62, 217, 311
 Separate Accounts 38, 658, 040
 Total Surplus & AVR 1, 962, 671
 As % of General Account Assets 7.7%

Invested Assets

Total Invested Assets 23, 457, 138



Investment Yields



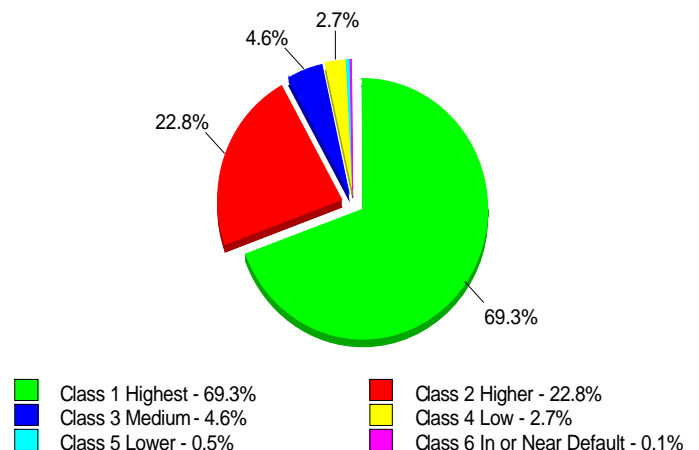
5 Year Average

5.14%

Non-Performing Assets

Bonds In or Near Default 1.0%
 Problem Mortgages 0.7%
 Real Estate Acquired by Foreclosure 0.0%
 Total Non- Performing Assets/Surplus & AVR 1.7%
 As a Percent of Invested Assets 0.1%

Bond Quality



Income & Earnings

Total Income 13, 907, 938
 Net Premiums Written 11, 965, 055
 Earnings Before Dividends and Taxes - 1, 393, 384
 Net Operating Earnings - 652, 671

Data for Year-End 2008 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of March 01, 2010.