

# ING Fixed Annuities Interest Rates and Features

**Effective Date:**

**01/02/2009**

Original applications must be received the business day prior to this date to hold previous rates.

**Rates in orange indicate a change from previous rate.**

## ING Secure Series

### ING Secure Index Opportunities Plus Annuity (Single Premium)

<b>Immediate 5% Premium Bonus Available<sup>2</sup></b>	<b><u>\$15,000 Band</u></b>	<b><u>\$75,000 Band</u></b>
Point-to-Point Cap Index Strategy:	6.25% Cap	7.50% Cap
Monthly Cap Index Strategy:	2.60% Monthly Cap	2.90% Monthly Cap
Fixed Rate Strategy:	2.75%	2.75%

Initial Minimum Guaranteed Strategy Value Rates:

**2.00%** on 87.5% of the single premium<sup>3</sup> (assumes no withdrawals or premium taxes, if any)

### ING Secure Index Seven Annuity (Flexible Premium)

	<b><u>\$15,000 Band</u></b>	<b><u>\$75,000 Band</u></b>
Point-to-Point Cap Index Strategy:	6.50% Cap	8.00% Cap
Monthly Cap Index Strategy:	2.65% Monthly Cap	3.00% Monthly Cap
Fixed Rate Strategy:	3.00%	3.00%

Initial Minimum Guaranteed Strategy Value Rates:

**1.00%** on 100% of premiums<sup>4</sup> (assumes no withdrawals, surrender charges or premium taxes, if any)

### ING Secure Index Five Annuity (Flexible Premium)

	<b><u>\$15,000 Band</u></b>		<b><u>\$75,000 Band</u></b>	
	<b><u>with ROP**</u></b>	<b><u>without ROP</u></b>	<b><u>with ROP</u></b>	<b><u>without ROP</u></b>
Point-to-Point Cap Index Strategy:	5.75%	6.25% Cap	7.00%	7.50% Cap
Monthly Cap Index Strategy:	2.45%	2.55% Monthly Cap	2.80%	2.90% Monthly Cap
Fixed Rate Strategy:	2.60%	2.85%	2.60%	2.85%

NJ: Call the Sales Desk for Monthly Average Index Strategy rates

Initial Minimum Guaranteed Strategy Value Rates:

**1.50%** on 100% of premiums<sup>4</sup> (assumes no withdrawals, surrender charges or premium taxes, if any)

### ING Secure Index Outlook Annuity (Single Premium)

<b>Immediate 3% Premium Bonus Available<sup>2</sup></b>	<b><u>\$15,000 Band</u></b>	<b><u>\$75,000 Band</u></b>
Point-to-Point Cap Index Strategy:	6.25% Cap	7.50% Cap
Monthly Cap Index Strategy:	2.60% Monthly Cap	2.90% Monthly Cap
Fixed Rate Strategy:	2.75%	2.75%

Initial Minimum Guaranteed Strategy Value Rates:

**2.00%** on 87.5% of the single premium<sup>3</sup> (assumes no withdrawals or premium taxes, if any)

### ING SimpleChoice Seven Annuity (Flexible Premium)

	<b><u>\$15,000 Band</u></b>		<b><u>\$75,000 Band</u></b>	
	<b><u>with ROP**</u></b>	<b><u>without ROP</u></b>	<b><u>with ROP</u></b>	<b><u>without ROP</u></b>
Point-to-Point Cap Index Strategy:	6.00%	6.50% Cap	7.50%	8.00% Cap
<i>Initial Minimum Cap for 7 Years</i>	4.00%	4.50% Cap	4.50%	5.00% Cap
Fixed Rate Strategy:	2.65%	2.90%	2.65%	2.90%

NJ: Call the Sales Desk for Monthly Average Index Strategy rates

Initial Minimum Guaranteed Strategy Value Rates:

**1.00%** on 100% of premiums<sup>4</sup> (assumes no withdrawals, surrender charges or premium taxes, if any)

### ING Selectra Multi-Strategy Annuity<sup>®</sup> (Single Premium)

Monthly Cap Index Strategy:	3.05% Monthly Cap
Fixed Rate Strategy:	3.05%

Initial Minimum Guaranteed Strategy Value Rates:

**2.00%** on 87.5% of the single premium<sup>3</sup> (assumes no withdrawals or premium taxes, if any)

## ING Envoy Series

### ING Envoy Six Fixed Index Annuity (Flexible Premium)

	<b><u>\$15,000 Band*</u></b>	<b><u>\$75,000 Band</u></b>
Point-to-Point Cap Index Strategy:	5.75% Cap	7.25% Cap
Fixed Rate Strategy:	2.90%	2.90%

FL & OR: Call the Sales Desk for Point-to-Point Participation Index Strategy rates

Initial Minimum Guaranteed Strategy Value Rates:

**1.00%** on 100% of premiums<sup>1</sup> (assumes no withdrawals, surrender charges or premium taxes, if any)

### ING Envoy Nine Fixed Index Annuity (Flexible Premium)

	<b><u>\$15,000 Band*</u></b>	<b><u>\$75,000 Band</u></b>
Point-to-Point Cap Index Strategy:	6.50% Cap	8.00% Cap
Fixed Rate Strategy:	3.40%	3.40%

FL & OR: Call the Sales Desk for Point-to-Point Participation Index Strategy rates

Initial Minimum Guaranteed Strategy Value Rates:

**1.00%** on 100% of premiums<sup>1</sup> (assumes no withdrawals, surrender charges or premium taxes, if any)

## ING Guarantee Choice Annuity (Single Premium)

	<u>\$15,000 Band</u>		<u>\$75,000 Band</u>	
10-Year:	3.75% 1st Year	3.75% Years 2-10	4.75% 1st Year	3.75% Years 2-10
7-Year:	2.80% 1st Year	2.80% Years 2-7	3.80% 1st Year	2.80% Years 2-7
5-Year:	1.95% 1st Year	1.95% Years 2-5	2.95% 1st Year	1.95% Years 2-5

## ING Single Premium Immediate Annuity (Monthly installment per \$1000 net proceeds)

<u>Male Age 65</u>	<u>Income</u>
Life Only	\$6.31
Life & 10-Year Certain	\$6.03
Life & 20-Year Certain	\$5.40

Proof of age required for life contingency options.

### Classic Choice - NY<sup>5</sup>

5-Year: 3.00% 6-Year: 3.00% 8-Year: 3.20%

### Classic Flex - NY<sup>5</sup>

1-Year: 3.00% 3-Year: 3.00% 5-Year: 3.00%

## ING Fixed Annuities Sales Desk: 800-369-5301

\*\$10,000 for qualified money

\*\*Return of Premium Rider, IU-RA-3058. Return of Premium rider offers lower interest crediting potential in return for enhanced guarantees.

<sup>1</sup>The initial minimum guaranteed strategy value rates are set at contract issue and will not change for 9 years (subject to change annually thereafter). The Fixed Rate Strategy's minimum guaranteed interest rate is 1.5% and is not tied to the minimum guaranteed strategy value rates. See the specific product contract for details.

<sup>2</sup>Products offering a bonus may offer lower credited interest rates, index caps, monthly caps, participation rates, and/or higher index spreads than products not offering a bonus. Over time, and under certain circumstances, the amount of the bonus may be more than offset by the lower credited interest rates, index caps, monthly caps, participation rates, and/or higher index spreads.

<sup>3</sup>The initial minimum guaranteed strategy value rates are set at contract issue and will not change for 10 years (subject to change annually thereafter). The Fixed Rate Strategy's minimum guaranteed interest rate is 1.5% and is not tied to the minimum guaranteed strategy value rates. See the specific product contract for details.

<sup>4</sup>The initial minimum guaranteed strategy value rates for ING Secure Index Seven Annuity and ING SimpleChoice Seven Annuity are set at contract issue and will not change for seven years (subject to change annually thereafter). The initial minimum guaranteed strategy value rates for ING Secure Index Five Annuity are set at contract issue and will not change for nine years (subject to change annually thereafter). The Fixed Rate Strategy's minimum guaranteed interest rate is 1.5% and is not tied to the minimum guaranteed strategy value rates. See the specific product contract for details.

<sup>5</sup>Issued by ReliaStar Life Insurance Company of New York.

Contracts issued by ING USA Annuity and Life Insurance Company, 909 Locust Street, Des Moines, IA 50309. Contract Form Series: IU-IA-3065, IU-IA-3067, IU-IA-3064, IU-IA-3050, IU-IA-3032, IU-IA-3034, IU-IA-3033, IU-RA-3058, IU-IA-3038, IU-IA-3054, IU-IA-3026, IU-IA-3036, 1823, NY2001, NY2000. Original applications must be received the business day prior to the rate effective date to hold previous rates. Rates are held 45 days from the date the company requests 1035/transfer funds. Interest rates, participation rates, index caps and index spreads subject to change. Products and features not available in all states. 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. Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59 1/2, an additional 10% Federal penalty tax. Neither the company nor its agents or representatives can provide tax, legal or accounting advice. Guarantees based on claims-paying ability of the insurer.

Visit [www.ingannuities.com](http://www.ingannuities.com) for state approvals.