

Stretch Your Assets

CREATE A LASTING LEGACY BY "STRETCHING" YOUR IRA



There are times in our lives we wish would never end ... like special moments with family and friends. There are also some things we would like to control ... like the type of legacy we leave our loved ones. At ING, we believe that legacy should make a lasting impression. That's why we've made it easy for you to contribute to your loved one's security by providing an ongoing source of income that may last throughout their lifetime in a unique financial concept called "stretching" your IRA.

Create a Lasting Legacy

You did it! Through careful financial planning, you accumulated enough assets to enjoy a comfortable retirement lifestyle.

But what if you don't need the money in your IRA as a source of income during your retirement?

Well, even if you don't, IRS rules specify that you must begin taking distributions when you reach age 70½. Then, when you receive these distributions, you must pay taxes on the money you draw from your account.

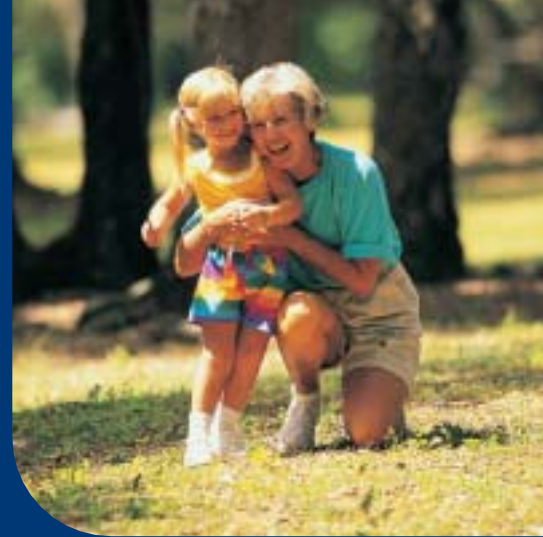
One way to create a lasting legacy for your heirs is to "stretch" the money contained in your IRA to maximize the portion of an IRA that you pass to your heirs. By taking the smallest allowable distributions when you reach age 70½, your IRA enjoys maximum tax-deferred growth potential. When you pass away, your beneficiaries can receive IRA income for the remainder of their life expectancies.

Note: Payments must begin by December 31 of the year following the year of your death. If your sole primary beneficiary is your spouse, then they may treat the IRA as their own.

Read on for the benefits of the "stretched" annuity concept and learn how to create a lasting legacy for the future.



Stretch Your IRA for Lasting Benefits



Maximize the Value of Your IRA for Your Heirs

By taking the smallest possible distribution from your IRA, a greater portion of your account can continue to grow tax-deferred. As a result, it has the potential to appreciate faster than a similar taxable financial product.

Minimize the Current Income Taxes Paid by Your Beneficiaries by Spreading Out IRA Payments and Income Taxes

By extending the payments from the IRA over your beneficiaries' life expectancies, they are "stretching" out the tax liability associated with their distributions. This is because instead of taking a lump sum distribution at your death and paying income tax at that point in time, your beneficiaries are spreading out their IRA payments, and the income tax associated with these payments, over their life expectancy.

(Future tax law changes may potentially alter the tax-related benefits of beneficiaries spreading payments through a "stretch" program)

Create a Stream of Income for Your Beneficiaries that Lasts a Lifetime

Using a "stretch" strategy, your beneficiaries will only access a portion of the IRA each year, and the remainder will continue to grow on a tax-deferred basis.

The end result -- you may positively impact the lives of your loved ones for many years, as your legacy may serve to provide for the additional resources needed to attend college, purchase a home, spend more time with family, or elevate their standard of living.

Of course, as with any financial vehicle, there can be no guarantee that a "stretch" strategy will be successful, and many of its benefits are based on current tax laws, which could change in the future. In addition, you should be confident that you will not need a substantial portion of your IRA assets during retirement. Your financial advisor can work with you to determine whether a "stretch" strategy may be appropriate, given your unique needs and goals.

How to Stretch...



IRA owner with a spouse as a beneficiary.

↓ *IRA owner passes away*



Surviving spouse assumes IRA.



Surviving spouse names the child as beneficiary.



↓ *Surviving spouse passes away*



If not already selected, the child elects to stretch the IRA.



Child receives life expectancy payments at least annually and the IRA continues tax-deferred.



Child names their beneficiary.

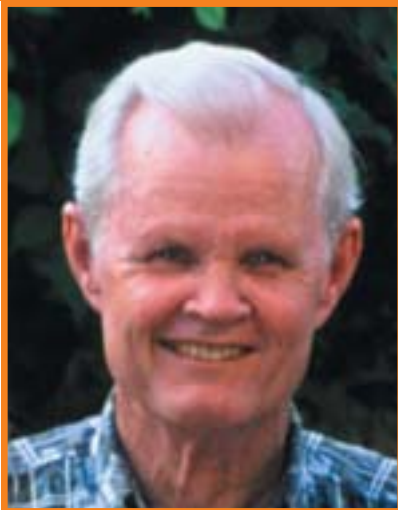


↓ *Child passes away*



Child's beneficiary may continue to receive life expectancy payments for the remainder of the schedule until all payments are received, or the cash value of the contract is depleted. Tax-deferred growth continues on all payments not yet received.

... For Your Loved Ones





Stretch with Fixed Annuities

Fixed annuities can be a smart choice for IRAs and a “stretch” strategy. ING Fixed Annuities products are issued by USG Annuity & Life Company® and Equitable Life Insurance Company of Iowa. These companies are members of ING Group, one of the world’s largest financial services organizations. Both are rated A+ (Superior) by A.M. Best, an independent insurance rating company.

Best’s rating reflects our companies’ financial strength and ability to meet obligations to contract holders. Rating is 2nd out of 15 possible.

ING Fixed Annuities offer guaranteed interest rates, flexible or single premiums, competitive payouts, liquidity features and so much more. See your representative for details on ING Fixed Annuities.

The parent company, ING Group, is not responsible for the contractual obligations of USG Annuity & Life Company or Equitable Life Insurance Company of Iowa.





ING FIXED ANNUITIES

Retirement Solutions Powered by ING

Contract issued by:

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“Stretching” an IRA as described in this brochure is a sales concept utilizing a fixed annuity. Withdrawals before age 59½ may be subject to 10% IRS penalty tax. IRAs are already tax deferred. Consider other annuity features.

This information is based on our understanding of current tax laws which are subject to change. Neither insurance companies nor their agents provide tax or legal advice. Please consult your tax advisor or attorney on such matters.