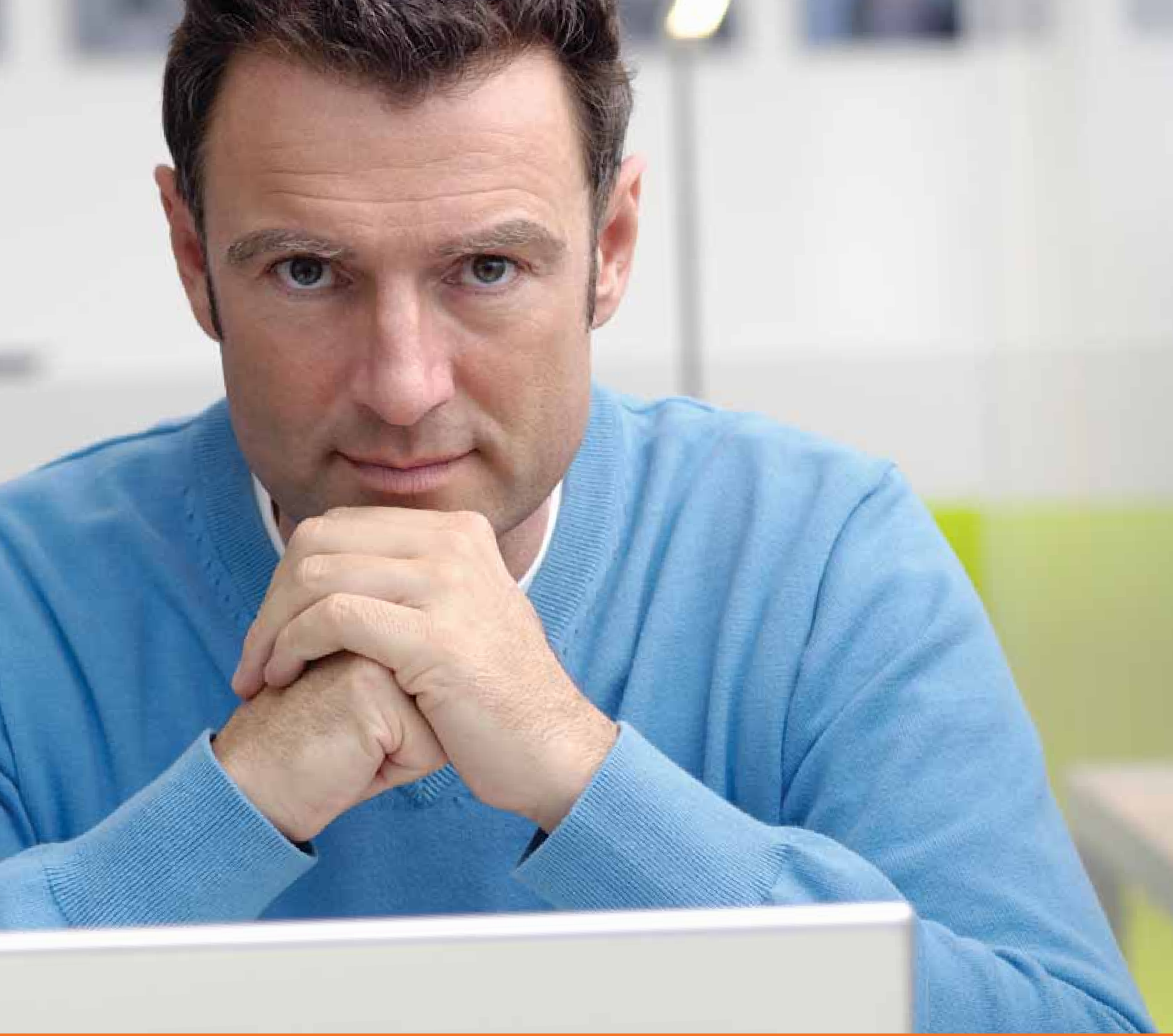


Let's Talk About:
Income Alternatives with 72(t)/(q)

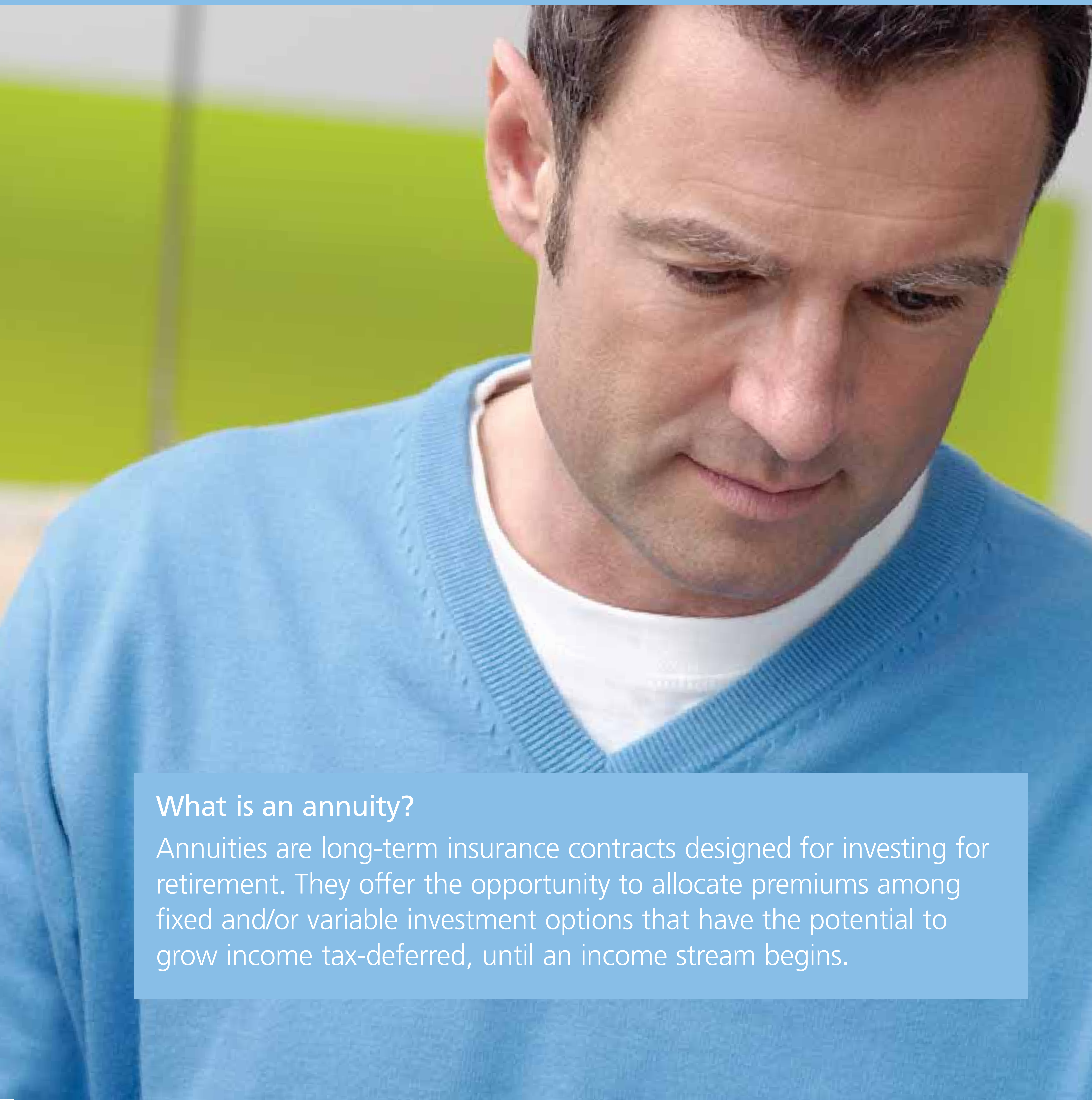
Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed
May Lose Value	Not Insured By Any Federal Government Agency	

ANNUITIES

ING

Your future. Made easier.SM

Let's talk about



What is an annuity?

Annuities are long-term insurance contracts designed for investing for retirement. They offer the opportunity to allocate premiums among fixed and/or variable investment options that have the potential to grow income tax-deferred, until an income stream begins.

your Annuities.

Most people who purchase an annuity do so as a part of their overall long-term retirement strategy. Annuities are long-term insurance contracts designed to help you accumulate assets for retirement and to provide a guaranteed source of income that can last for life. Any interest credited or gains realized in fixed or variable annuities have the potential to grow income tax-deferred, until an income stream begins.

Annuity income is defined as a series of periodic payments, a part of which may be return of your premium or principal, which is guaranteed by the issuing insurance company for a specified period of time or for the life of the annuitant. There are two phases to an annuity contract: the accumulation phase and the income phase.

Accumulation Phase – depending upon which type of annuity you purchase, your premium payments are either credited a fixed rate or invested in various portfolios that you choose; either of which have the potential to grow tax-deferred. Optional living benefits provide protection against loss of current and future income during this phase, while death benefit provide protection for your beneficiaries.[1]

Income Phase – you can choose to receive income from a variety of payout options including a lifetime income stream. Annuity income is defined as a series of periodic payments, which may consist of a portion of principal, for a specified period of time or for the life of the annuitant.

[1]All withdrawals reduce the death benefit and may reduce the value of any optional benefits. Early withdrawals and other distributions of taxable amounts may be subject to ordinary income tax, a surrender charge, and if taken prior to age 59½, an IRS 10% premature distribution penalty tax may apply.

The Power of Tax Deferral

An annuity allows you to defer paying taxes on accumulated interest or gains until you take withdrawals. At that time your interest credited or gains will be taxed as ordinary income which differs from person to person. Over time, tax deferred retirement vehicles may allow you to accumulate more assets than with a comparable taxable investment.

IRAs and other qualified plans already offer tax deferral like that provided by an annuity. You should purchase a qualified annuity contract only if you want the additional features like death benefits and the ability to receive lifetime income, taking into account that these benefits are available for an extra cost.

Protect Your Income. Protect Your Family.

Annuities offer living benefits that can protect your retirement income. These living benefits are optional riders – available for an additional cost – that allow you to secure a minimum amount of income that will last for the rest of your life, no matter how the market performs.

If providing a legacy for your beneficiary is a concern, annuities offer death benefits that can protect your contract value when you pass away. Death benefits can help you create, protect and grow a lasting legacy, regardless of stock market conditions.

Now let's

Growing Your Assets

Variable annuities can offer access to a wide array of money managers, as well as some of the innovative investment options. With a variable annuity, you can:

- Build your own portfolio by allocating your assets to portfolios, run by experienced money managers, that cover the spectrum of investment styles and risk profiles.
- Choose the ease of investment with risk-based fund-of-fund portfolios. These portfolios are a diversified mix of management styles, tailored to specific risk tolerances and time horizons.

Some people favor the guaranteed protection of principal that comes with a fixed annuity. Instead of access to variable investment options, fixed annuities offer different methods of earning potential through traditional fixed-interest crediting and/or index-linked interest crediting. For each premium, interest is credited based on the new money rate or index-linked interest crediting rate in effect at the time the premium is received and is guaranteed for a specified period of time by the issuer.

Annuities can provide you the opportunity to accumulate assets for retirement, protect your beneficiaries in the event of a tragedy, and provide and protect your income in retirement.

talk about you.

Life happens. Unforeseen circumstances may force you to draw from your retirement sources before age 59½. You have saved for your retirement within your IRA and non-qualified annuities, and you have heard that taking distributions early could subject you to the IRS 10% early withdrawal penalty. Will it? Internal Revenue Code (IRC) Sections 72(t) and 72(q) may provide an exception.

Exceptions under IRC sections 72(t) and 72(q) allow you to:

- Receive substantially equal periodic payments prior to age 59½.
- Avoid the 10% federal penalty tax that is normally applicable to distributions before age 59½.
- Take distributions for five years or until you reach age 59½, which ever is later.

Note: Contractual surrender charges may apply to any distribution taken from your annuity.

Questions to consider when accessing your retirement funds early:

1. How have unexpected events in your life affected your flow of income?
2. What are your income shortfalls and how will you meet these needs?
3. What portion of your retirement assets will you need to access prior to age 59½?

Get money

The Methods

IRC sections 72(t) and 72(q) allow you to choose one of three different methods to calculate your maximum annual withdrawal amount when accessing your retirement savings. They are:

- Required Minimum Distribution Method
- Fixed Amortization Method
- Fixed Annuitization Method

Each method will produce a different payment amount to help meet your specific needs.

How They Work

Required Minimum Distribution Method (Life Expectancy Method)

The total annual payment is determined by dividing the accumulation value (determined 12/31 of the preceding calendar year) by the number from the single or joint life expectancy table for the current year. As a result, your payments will fluctuate each year.

Fixed Amortization Method

The total annual payment is determined by amortizing the accumulation value (determined at the time payments begin) using the uniform, single or joint life expectancy table, which is chosen by you. The interest rate is also chosen by you and is based on the Federal Mid-Term rate. With this method, your payment amount will be the same in succeeding years.

Fixed Annuitization Method

The total annual payment is determined by dividing the accumulation value (determined at the time payments begin) by an annuity factor taken from a mortality table published in Revenue Ruling 2002-62, and using an interest rate you choose based on the Federal Mid-Term rate. Your payment amount will be the same for each succeeding year.

Note: The interest rate chosen in connection with the Fixed Amortization and Fixed Annuitization methods may be any interest rate that does not exceed 120% of the federal mid-term rate.

when you need it.

Important Considerations

It's important to note that any modification to the accounts used to determine your 72(t) or 72(q) payments (before the end of the five year period beginning on the date of the first distribution, or, if later, age 59½) will result in terminating the existing calculation. At that point, you will be subject to the 10% federal penalty tax, as well as any additional interest and penalty, on all distributions received under the 72(t)/(q) election prior to age 59½ (unless another exemption applies).

However, you may make a one-time change from the Fixed Amortization or Fixed Annuitization methods into the Required Minimum Distribution method without it being considered a modification that would result in the federal penalty tax. Once this change is made, the Required Minimum Distribution method must be followed in the year of the switch and in all subsequent years. When the Required Minimum Distribution Methods is initially chosen, no further changes are permitted.

Consult your tax advisor before making additional premium payments, taking additional withdrawals, or making any other material change to these accounts.

Your next steps…

- Determine whether you will need additional income prior to age 59½.
- Schedule a meeting with your trusted financial professional who can help guide you through these important income decisions.

Client Services

Our friendly Customer Service staff is ready to help you. You will receive quarterly statements, confirmations of every financial transaction, and access to 24-hour, automated, telephone customer service.

For more information please contact:

ING Variable Annuity Customer Service
909 Locust Street
Des Moines, IA 50309
800.366.0066

www.ingannuities.com

You should consider the investment objectives, risks and charges, and expenses of the variable annuity and its underlying investment options carefully before investing. The prospectuses for the variable annuity and underlying investment options contain this and other information. You may obtain free prospectuses by calling 800-366-0066. You should read the prospectuses carefully before investing.

This material is not intended to be used to avoid tax penalties, and was prepared to support the promotion or marketing of the matter addressed in this document. The taxpayer should seek advice from an independent tax advisor.

Variable annuities are long-term investments designed for retirement planning. They are a contract between you and an insurance company, under which the insurer agrees to make periodic payments to you. Additionally, variable annuities offer the opportunity to allocate premiums among fixed and variable investment options that have the potential to grow income tax-deferred, until an income stream begins. These payments, called annuity income, will begin either immediately or at a future date and a part of which may be the return of your premium or principal. This income is guaranteed by the issuing insurance company for a specified period of time or for the life of the annuitant. Optional benefits and riders are available for an additional cost. Variable insurance products are subject to investment risk, are not guaranteed and will fluctuate in value. In addition, there is no guarantee that any variable investment option will meet its stated objective.

Annuity products are issued by ING USA Annuity and Life Insurance Company (Des Moines, IA) and ReliaStar Life Insurance Company of New York (Woodbury, NY). Variable annuity products are distributed by Directed Services LLC. Only ReliaStar Life Insurance Company of New York is admitted and its products issued, within the state of New York. All are members of the ING family of companies.

136460 08/01/2008