

You've worked hard to build your nest egg so you can ease into your golden years. Now it's time to turn that nest egg into a steady stream of payments.

An ING USA fixed index annuity combined with the **ING IncomeProtector Withdrawal Benefit** rider can help you tap your retirement money so your dreams can become a reality.

To learn more, tap me as a resource:

<Agent Name>

<Agency>

<Toll Free Phone Number>

<Local Phone Number>

<E-mail>



<Address 1>  
<Address 2>  
<City>, <State> <Zip>

A new way to tap  
into your retirement dreams.

Contracts issued by ING USA Annuity and Life Insurance Company, 909 Locust Street, Des Moines, IA 50309. Products/features not available in all states, restrictions may apply.

Please note that the likelihood of obtaining value from the ING IncomeProtector Withdrawal Benefit rider decreases as issue ages increase. In order for owners issue age 75 and above to benefit from this rider, the interest credited to your accumulation value must be significantly less than expected based on historic averages.

Depending on your issue age and the interest credited to your accumulation value, deferring your payment stream may significantly reduce the likelihood of obtaining value from the ING IncomeProtector Withdrawal Benefit.

145534  
© 2007 ING North America  
Insurance Corporation  
09/20/2007