



Are you too young to retire?

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<Financial Rep Name>
<Broker/Dealer>
<Address 1>
<Address 2>
<City, State, Zip>

<BRM Permit Number>
<BRM Permit City>
<BRM Permit State>
<BRM Name>
<BRM Company>
<BRM Address>
<BRM City> <BRM State> <BRM Zip> <BRM Zip4>
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<CRM City> <CRM State> <CRM Zip>

New Retirement. New Challenges.

67% of respondents in a recent survey retired prior to age 65.¹
Were you planning an early retirement?

People are living longer and retiring earlier. If this sounds like your strategy, you can plan on spending up to 20-30 years in retirement. Are you entering retirement with your assets covered?

¹Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc. 2007 Retirement Confidence Survey

SOLVING AMERICA'S INCOME CHALLENGE

Assuring you have enough assets for retirement is challenging

I can help you work on your retirement plan, so that you won't have to work through retirement. Together we can build a strategy to accumulate assets and then turn those assets into a steady stream of income that won't run out. Contact me today.

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

Variable annuities are issued by ING USA Annuity and Life Insurance Company (Des Moines, IA) and ReliaStar Life Insurance Company of New York (Woodbury, NY) and 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.

Variable annuities are long-term insurance contracts designed for investing for retirement. They 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. 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. 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.

Not FDIC/NCUA Insured	Not A Deposit Of A Bank	Not Bank Guaranteed	May Lose Value	Not Insured By Any Federal Government Agency
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Please send me the FREE Solving America's Income Challenge Kit.

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____

