



Making retirement planning  
easier for today's savers

ING Fixed Annuities



Your future. Made easier.<sup>SM</sup>

Success is easier  
with the strength  
of ING USA  
behind you.

## ING, A Global Leader In Financial Services

ING USA Annuity and Life Insurance Company is a subsidiary of ING Groep N.V. (ING), a leading international financial services organization with roots dating back to 1845. Today, ING has an impressive global position:

- Provides financial services to more than 85 million private, corporate and institutional clients.
- Employs more than 130,629 people in more than 50 countries.
- Has \$872 billion in assets under management as of September 30, 2008.
- Ranks 9th in the 2008 Forbes Global 2000 as measured by a composite ranking of sales, profits, assets and market value.
- Ranks 7th in the 2008 FORTUNE Global 500 as measured by revenue.

The assets of ING have no impact on ING USA Annuity and Life Insurance Company's ability to meet its obligations or upon the performance of its products. Insurance product obligations are the sole responsibility of ING USA Annuity and Life Insurance Company.



Success is easier  
when you work  
with a top-rated  
insurer.

## Quality Ratings

Below are the financial strength ratings for ING USA Annuity and Life Insurance Company from the major independent evaluators for the insurance industry.

ING USA Annuity and Life Insurance Company and ReliaStar Life Insurance Company of New York are rated favorably by third-party rating agencies:

**AA (Very Strong) by Standard & Poor's**

S&P's rating reflects strong financial security. Rating is 3<sup>rd</sup> out of 20 possible.

S&P's outlook for ING Groep (and its other operations) is negative.

**A+ (Superior) by A.M. Best**

A.M. Best's rating reflects strong financial strength and ability to meet obligations to contract holders. Rating is 2<sup>nd</sup> out of 15 possible.



### **AA- (Very Strong) by Fitch**

Fitch's rating reflects strong claims paying ability. Rating is 4<sup>th</sup> out of 24 possible.

Fitch's outlook for ING Groep (and its other operations) is negative.

### **A1 (Good) by Moody's**

Moody's rating reflects strong financial security. Rating is 5<sup>th</sup> out of 21 possible.

Moody's outlook for ING Groep (and its other operations) is stable.

These ratings are for ING USA Annuity and Life Insurance Company and ReliaStar Life Insurance Company of New York and do not refer to the safety or performance of any products or underlying portfolios, meaning they are not applicable to the obligations of the separate accounts. The ratings are as of January 28, 2009 and are subject to change.





# Success is easier with refreshing solutions.

## ING Fixed Annuities

Retirement planning can seem intimidating. That's why ING Fixed Annuities, part of ING USA Annuity and Life Insurance Company, is committed to making retirement planning easier for today's savers through:

### **Innovative Product Design**

ING Fixed Annuities has created a family of integrity-driven products designed to meet your ever-changing needs. Depending on the product you choose, our fixed annuities can provide a mix of competitive rates, contract guarantees, index-linked interest potential, tax-deferral features, penalty-free withdrawal options, death benefits, nursing home waivers and more.

### **Simplified Communications**

Our product features and benefits are explained in easy-to-understand terms that help equip you to make decisions that are consistent with your risk tolerance and long-term savings objectives.

### **Extraordinary Service**

For all of your annuity needs, rely on ING Fixed Annuities for extraordinary service from some of the industry's most experienced and highly trained professionals.

Contracts issued by ING USA Annuity and Life Insurance Company, 909 Locust Street, Des Moines, IA 50309.

Products/features not available in all states and are subject to change. Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59½, an additional 10% Federal penalty tax. Neither the company nor its agents and representatives can provide tax, legal or accounting advice. Clients should consult their own attorney or tax advisor about their specific circumstances. Withdrawals do not participate in index interest. Guarantees based on claims paying ability of ING USA Annuity and Life Insurance Company.

IRAs and other qualified plans already provide tax deferral like that provided by the annuity. For an additional cost, the annuity provides additional features and benefits, including death benefits and the ability to receive a lifetime income. If other options are available, you should not purchase a qualified annuity unless you want these additional features and benefits, taking into account their cost.

Please be sure the features and costs of the annuity are right for you when considering the purchase of the annuity.

The parent company, ING Groep, N.V., is not responsible for the contractual obligations of ING USA Annuity and Life Insurance Company.

ING Fixed Annuities is the marketing name for the issuing insurer.

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## **ING Annuities Customer Service**

**800-369-5303**

[www.ingannuities.com](http://www.ingannuities.com)

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