

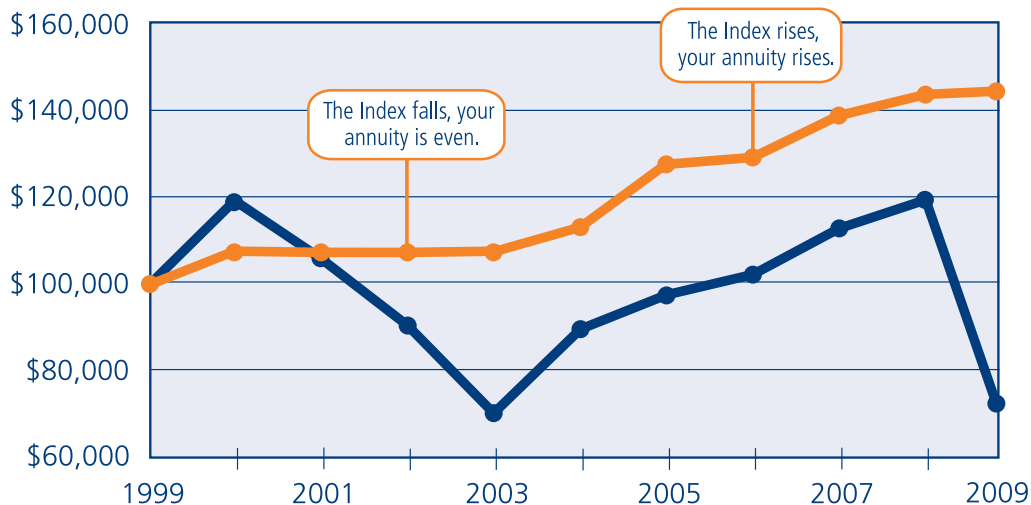
# What Goes Up Doesn't Have to Come Down

## The market goes up, the market goes down. And up. And down. And down again.

Sound familiar? Recent stock market volatility has left many investors feeling like they're on a roller coaster ride that just won't stop. If you're one of the passengers close to retirement, you may be looking for safer places that allow your retirement money to credit interest while offering protection from stock market free falls.

A fixed index annuity may provide you with exactly that. You get protection of principal (minus withdrawals and surrender charges) found with a traditional fixed annuity along with the potential for greater interest credit linked, in part, to the performance of a market index. When the index goes up, your contract's accumulation value may rise up to the applicable index cap rate, depending on the strategy elections you choose. If the index decreases, your contract's accumulation value doesn't lose value.

### Fixed Index Annuities Help You Stay Protected



This chart compares the historical performance of the S&P 500® Index with the hypothetical performance of a fixed index annuity. It assumes an initial premium of \$100,000 and the Point-to-Point Cap Strategy with up to an 8% index cap rate. Interest Rates, Participation Rates, Index Caps and Index Spreads are subject to change. Other interest crediting strategies are also available.

The 8% index cap is the rate available as of 1/2/2009 on ING Envoy 9 and ING Secure 7. The contract's Accumulation Value does not reflect withdrawals, surrender charges, market value adjustment or premium tax, if applicable.



**Contract is issued by ING USA Annuity and Life Insurance Company.** Historical performance of the S&P 500® Index should not be considered a representation of current or future performance of the Index or of your annuity. Guarantees are based on the claims-paying ability of ING USA Annuity and Life Insurance Company.

Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59½, an additional 10% Federal penalty tax. Withdrawals do not participate in index interest. 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.

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