Looking for Opportunity

Interest Rates are near Historic Lows

One often-used measure of interest rates is the London Interbank Offered Rate (LIBOR), which is the average interest rate that leading banks throughout the world charge when lending to other banks. LIBOR rates are also used to help determine rates for adjustable rate mortgages and short term business loans.[1] The 3-Month LIBOR hit an all time low rate of 0.245% on June 15, 2011. Prior to 2009, it had not been below 1% since 1989. As of May 1, 2012 the rate was 0.466%.[2]

[1] Bankrate.com [2] Wall Street Journal

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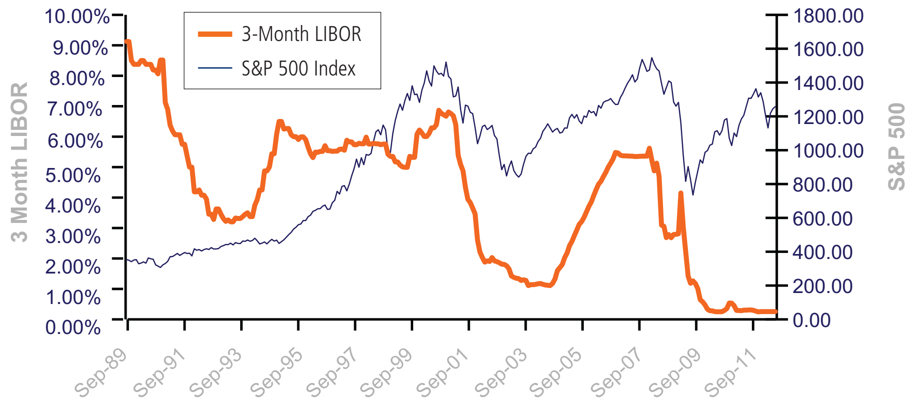
Tracking the 3-Month LIBOR

Take a look at the chart below, tracking both the historical 3-Month LIBOR rate and the daily closing price of the S&P 500 Index going back to 1989. We can see that interest rates and equity markets do not always move together, and at times will move in opposite directions.

Historical Values for the 3-Month LIBOR and the S&P 500 Index



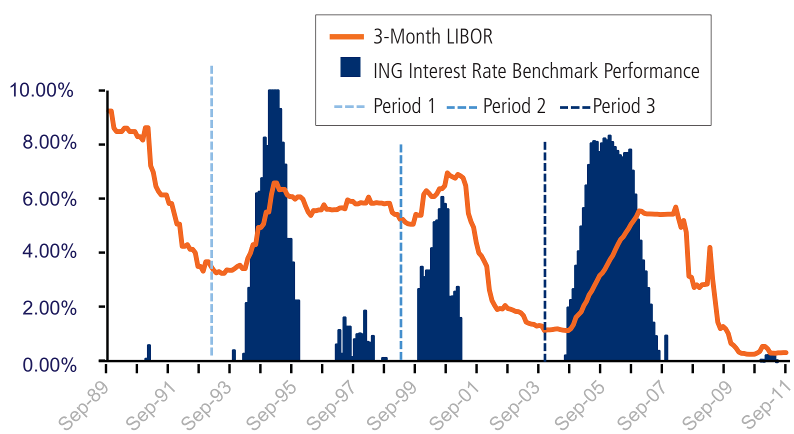
In today's low rate environment, the potential upward movement of the 3-Month LIBOR could provide an opportunity to benefit from that movement without being linked to any equity backed index.

Historical interest rates for the 3-Month LIBOR should not be considered a representation of current or future interest rates or of your annuity. 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. This unmanaged index is not intended to represent a specific investment. Investors cannot invest directly in an index.

A strategy that finds opportunity in a potential rise in interest rates

The ING Interest Rate Benchmark Strategy is one of several interest crediting strategies available with a fixed index annuity from ING USA Annuity Life Insurance Company. This strategy bases credits on an increase, if any, in the 3-Month LIBOR. Not only does this strategy take advantage of rising rates, it's potentially well positioned during a time when rates are near record lows. This strategy has both a competitive participation multiplier and an industry leading 10% cap unique to this strategy.* This strategy may help clients make the most of rising rates regardless of which way equity markets move.

3-Month LIBOR and the ING Interest Rate Benchmark Strategy 1989-2011



In periods 1, 2 and 3, rates fell only to recover in the years that follow. The blue bars show how the Interest Rate Benchmark Strategy would have performed during those same periods.

With interest rates still near historic lows, which direction do you think interest rates will go from here?

This illustration assumes an Interest Rate Benchmark Multiplier of 4, and Interest Rate Benchmark Credit Cap of 10.00%. Historical interest rates for the 3-Month LIBOR should not be considered a representation of current or future interest rates or of your annuity. 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. This unmanaged index is not intended to represent a specific investment. Investors cannot invest directly in an index. Since this product was not available in 1989-2010, performance is based on hypothetical past performance only and is not an indication of current or future results. This example assumes no withdrawals were made and is an example only. This strategy is designed to provide a credit in the event that short term interest rates rise over the interest rate benchmark period. If short term interest rates remain level or decrease over the interest rate benchmark period, this strategy will not provide a credit.

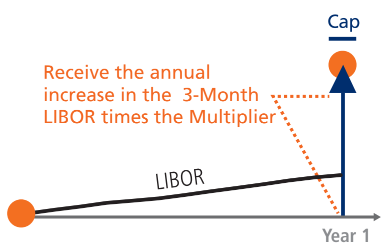
*Subject to change without notice.

More about the ING Secure line of fixed index annuities and the Interest Rate Benchmark Strategy

There are many equity strategies available to help save for retirement. The Interest Rate Benchmark Strategy gives your clients another way to potentially boost their savings by basing interest credits on the increase in interest rates over a one-year period. This means that regardless of what the equity markets do in a given year, if interest rates rise, the Interest Rate Benchmark Strategy may offer competitive results. Fixed index annuities are insurance contracts that, depending on the contract, may offer a guaranteed annual interest rate and earnings potential that is linked to participation in the growth, if any, of an index or benchmark.

The ING Secure line of fixed index annuities:

- Provides minimum guarantees and interest potential.
- Lets your client choose from among multiple interest crediting strategies and a fixed rate strategy. Each strategy credits potential interest to the annuity value differently.
- Gives your clients an optional benefit that provides an income stream in retirement. The ING IncomeProtector Withdrawal Benefit (for an additional cost) can help provide and protect your client's current and future retirement needs.



How Does the Interest Rate Benchmark Strategy Work?

This strategy bases interest credits on the increase, if any, during the contract year in the 3-Month LIBOR multiplied by a predetermined factor (the Interest Rate Benchmark Participation Multiplier) up to a stated cap and floored at zero. The Interest Rate Benchmark Credit Cap and Interest Rate Benchmark Participation Multiplier are declared in advance, guaranteed for one year, and may change annually for each contract.

In other words…

(Ending 3-Month LIBOR – Beginning 3-Month LIBOR) X Participation Multiplier = Credited Rate

The Credited Rate is compared to the Credit Cap and the lesser rate is used to credit interest to your contract.

Since this strategy is designed to credit interest if rates rise, should short term interest rates remain level or decrease over the period, this strategy will not provide interest credit. And of course, movement of future interest rates is unknown.

Take another look for potential opportunities today.

ING USA Annuity and Life Insurance Company
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Des Moines, IA 50309

Annuities are issued by ING USA Annuity and Life Insurance Company (Des Moines, IA), member of the ING family of companies.

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