

Dear ING USA Annuity and Life Insurance Company Contract Owners:

The ING family of companies extends their deepest sympathies to the people whose lives have been affected by the recent hurricanes and tropical storms. The Louisiana and Texas State Insurance Commissioners have issued directives to insurance companies.

In accordance with those state directives, ING USA Annuity and Life Insurance Company will provide relief by exercising flexibility regarding contract provisions that impose time constraints, in accordance with specific guidance from State and Federal regulators, to assist affected contract owners as designated by each state as they cope with the disaster.

If you have any questions or concerns about this letter, please call our Customer Contact Center at 1-877-884-5050.