

ING Fixed Annuities Interest Rates and Features

ING Secure Series

ING Secure Index Opportunities Plus Annuity (Single Premium)

	<u>\$15,000 Band</u>	<u>\$75,000 Band</u>
Immediate 5% Premium Bonus Available ¹		
Point-to-Point Cap Index Strategy:	6.00%	7.00%
Monthly Cap Index Strategy:	2.25%	2.60%
Fixed Rate Strategy:	2.50%	2.50%

Initial Minimum Guaranteed Strategy Value Rates:

2.00% on 87.5% of the single premium² (assumes no withdrawals or premium taxes, if any)

ING Secure Index Seven Annuity (Flexible Premium)

	<u>\$15,000 Band</u>	<u>\$75,000 Band</u>
Point-to-Point Cap Index Strategy:	6.50%	7.50%
Monthly Cap Index Strategy:	2.35%	2.65%
Fixed Rate Strategy:	2.80%	2.80%

Initial Minimum Guaranteed Strategy Value Rates:

1.00% on 100% of premiums³ (assumes no withdrawals, surrender charges or premium taxes, if any)

ING Secure Index Five Annuity (Flexible Premium)

	<u>\$15,000 Band</u>		<u>\$75,000 Band</u>	
	<u>with ROP*</u>	<u>without ROP</u>	<u>with ROP</u>	<u>without ROP</u>
Point-to-Point Cap Index Strategy:	5.50%	6.00%	6.50%	7.00%
Monthly Cap Index Strategy:	2.00%	2.10%	2.40%	2.50%
Fixed Rate Strategy:	2.35%	2.60%	2.35%	2.60%

NJ: Call the Sales Desk for Monthly Average Index Strategy rates

Initial Minimum Guaranteed Strategy Value Rates:

1.50% on 100% of premiums³ (assumes no withdrawals, surrender charges or premium taxes, if any)

ING Secure Index Outlook Annuity (Single Premium)

	<u>\$15,000 Band</u>	<u>\$75,000 Band</u>
Immediate 3% Premium Bonus Available ¹		
Point-to-Point Cap Index Strategy:	6.00%	7.00%
Monthly Cap Index Strategy:	2.25%	2.60%
Fixed Rate Strategy:	2.50%	2.50%

Initial Minimum Guaranteed Strategy Value Rates:

2.00% on 87.5% of the single premium² (assumes no withdrawals or premium taxes, if any)

ING Envoy Series

ING Envoy Fixed Index Annuity

	<u>Envoy 6</u>		<u>Envoy 9</u>	
	<u>\$15,000 Band**</u>	<u>\$75,000 Band</u>	<u>\$15,000 Band**</u>	<u>\$75,000 Band</u>
Point-to-Point Cap Index Strategy:	6.25%	7.25%	7.00%	8.00%
Fixed Rate Strategy:	2.80%	2.80%	3.00%	3.00%

FL & OR: Call the Sales Desk for Point-to-Point Participation Index Strategy rates

Initial Minimum Guaranteed Strategy Value Rates:

1.00% on 100% of premiums⁴ (assumes no withdrawals, surrender charges or premium taxes, if any)

ING Guarantee Choice Annuity (Single Premium)⁵

	<u>\$15,000 Band</u>		<u>\$75,000 Band</u>	
10-Year Guarantee Period:	3.70%		4.70% 1st Year	3.70% Years 2-10
7-Year Guarantee Period:	3.00%		4.00% 1st Year	3.00% Years 2-7
5-Year Guarantee Period:	2.25%		3.25% 1st Year	2.25% Years 2-5

ING Single Premium Immediate Annuity (Monthly installment per \$1000 net proceeds)

<u>Male Age 65</u>	<u>Income</u>
Life Only	\$6.36
Life & 10-Year Certain	\$6.07
Life & 20-Year Certain	\$5.45

Proof of age required for life contingency options.

Classic Choice - NY⁶ 5-Year: 3.00% 6-Year: 3.00% 8-Year: **3.10%**

Classic Flex - NY⁶ 1-Year: 3.00% 3-Year: 3.00% 5-Year: 3.00%

ING Fixed Annuities Sales Desk: 800-369-5301

*Return of Premium Rider, IU-RA-3058. Return of Premium rider offers lower interest crediting potential in return for enhanced guarantees.

**\$10,000 for qualified money

¹Products offering a bonus may offer lower credited interest rates, index caps, monthly caps, participation rates, and/or higher index spreads than products not offering a bonus. Over time, and under certain circumstances, the amount of the bonus may be more than offset by the lower credited interest rates, index caps, monthly caps, participation rates, and/or higher index spreads.

²The initial minimum guaranteed strategy value rates are set at contract issue and will not change for 10 years (subject to change annually thereafter). The Fixed Rate Strategy's minimum guaranteed interest rate is 1.5% and is not tied to the minimum guaranteed strategy value rates. See the specific product contract for details.

³The initial minimum guaranteed strategy value rate for ING Secure Index Seven Annuity is set at contract issue and will not change for seven years (subject to change annually thereafter). The initial minimum guaranteed strategy value rates for ING Secure Index Five Annuity are set at contract issue and will not change for nine years (subject to change annually thereafter). The Fixed Rate Strategy's minimum guaranteed interest rate is 1.5% and is not tied to the minimum guaranteed strategy value rates. See the specific product contract for details.

⁴The initial minimum guaranteed strategy value rates are set at contract issue and will not change for 9 years (subject to change annually thereafter). The Fixed Rate Strategy's minimum guaranteed interest rate is 1.5% and is not tied to the minimum guaranteed strategy value rates. See the specific product contract for details.

⁵The surrender charge on ING Guarantee Choice is waived for 30 days following the end of an interest rate guarantee period. Surrender charge will then continue, but will not reset.

⁶Issued by ReliaStar Life Insurance Company of New York.

Contracts issued by ING USA Annuity and Life Insurance Company, 909 Locust Street, Des Moines, IA 50309. Contract Form Series: IU-IA-3050, IU-IA-3034, IU-IA-3033, IU-RA-3058, IU-IA-3038, IU-IA-3067, IU-IA-3064, IU-IA-3036, 1823, NY2001, NY2000. Original applications must be received the business day prior to the rate effective date to hold previous rates. Rates are held for 45 days from the effective date. Interest rates, participation rates, index caps and index spreads subject to change. Products and features not available in all states. IRAs and other qualified plans already provide tax-deferral like that provided by an annuity. Additional features and benefits such as contract guarantees, death benefits and the ability to receive a lifetime income are contained within the annuity for a cost. Please be sure the features and costs of the annuity are right for you when considering the purchase of the annuity. Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59 1/2, an additional 10% Federal penalty tax. Neither the company nor its agents or representatives can provide tax, legal or accounting advice. Guarantees based on claims-paying ability of the insurer.

Visit www.ingannuities.com for state approvals.