



### ING Fixed Annuities VIP Club

THE RITZ-CARLTON GOLF & SPA RESORT, ROSE HALL, JAMAICA

April 29-May 3, 2012

#### Producer Qualification Level

**Minimum \$3,500,000 in sales and five cases in the qualifying period July 1, 2010 to December 31, 2011**

For more information on how you can be a part of this trip, please contact:

Your Marketing Organization or the ING Fixed Annuities Sales Desk at (800) 369-5301.

1. VIP Club credit is based on fixed annuity premium applied to contracts issued 7-1-2010 to 12-31-2011 less any free-look period surrenders on these contracts for ING USA Annuity and Life Insurance Company. New York production is not eligible for qualification.
2. All premiums must be received between 7-1-2010 and 12-31-2011. Business not processed prior to cut-off dates will not count toward qualification.
3. All licensed producers appointed with ING USA outside of ING Strategic Distribution are eligible to qualify. If producer is a registered representative prior broker dealer approval is required. Producer appointment must be active at the time of the trip.
4. One qualification per producer. Personal production only. No combination of sales among multiple producers. Producers in partnership must qualify individually. Qualification credit is given only to the writing producer on a contract. Split cases count per the split.
5. Trip consists of two round-trip airfares from the qualifier's home city and hotel accommodations, double occupancy, special amenities and company-sponsored activities. Qualifiers may bring one adult guest (18 or older).
6. Participation is by invitation only. Qualifiers must attend on stated dates. Travel restrictions may apply. No substitutions. No financial or other consideration for non-attendees. Extra costs as a result of deviating from designated airfare, hotel, meals, functions, etc. must be paid by the qualifier. Awards are not transferable.
7. Trip value is reported as income to the qualifier. 1099s will be issued.
8. Final qualification is based on company evaluation of the quality of the business. Producer must meet the highest standard of ethical and professional conduct and maintain a record free of compliance and market conduct issues.
9. We reserve the right to exclude producers who qualify for another ING company trip.
10. We reserve the right to alter or end this program at any time.

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

**Producer use only.**

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