



ING Secure Index Five Annuity

issued by ING USA Annuity and Life Insurance Company

A Fixed Index Annuity With a Five-Year Surrender Charge Period

- Flexible Premium
- Multiple Interest Crediting Strategies with Annual Re-Election Option
- ING IncomeProtector Withdrawal Benefit Rider
- Return of Premium Rider
Return of Premium Rider offers lower interest crediting potential in return for enhanced guarantees and cannot be elected concurrently with the ING IncomeProtector Withdrawal Benefit Rider.
- 10% Annual Free Withdrawal Provision After the First Contract Year

Product Concept	Flexible premium deferred fixed index annuity with a choice of six interest crediting strategies: Fixed Rate; Point-to-Point Participation Index; Point-to-Point Cap Index, Monthly Cap Index; Monthly Average Index; and Interest Rate Benchmark Strategy
Issue Ages	0–80 owner and annuitant
Premium	<ul style="list-style-type: none">• \$15,000 minimum initial premium (subject to change without notice)• \$50 minimum subsequent premium• No minimum premium per strategy• \$1 million maximum premium without prior home office approval <p>Additional premium payments are credited with their own separate interest rate, index cap, participation rate and index spread for their own indexing period. For each premium, interest is credited based on the new money rate in effect at the time the premium is received and is guaranteed for one year.</p>
Premium Banding	<ul style="list-style-type: none">• Low Band: \$15,000–\$74,999 (subject to initial premium requirements)• High Band: \$75,000 plus <p>The total premiums paid during the first contract year will be used to determine premium banding.</p>
Interest Rate Guarantee Period	Annual reset (all strategies)
Death Benefit	Upon death of the owner, the greater of the accumulation value or minimum guaranteed contract value is paid to the beneficiary, potentially avoiding the delay and expense of probate.



Your future. Made easier.®

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Minimum Guaranteed Contract Value	The cash surrender value will not be less than 87.5% of all premiums less withdrawals and premium taxes, if applicable, accumulated at the applicable minimum guaranteed strategy value rate for the first nine contract years. The initial minimum guaranteed strategy value rates are set at contract issue and will not change for nine years (subject to change annually thereafter).														
Fixed Rate Strategy Minimum Guaranteed Interest Rate	The Fixed Rate Strategy's minimum guaranteed interest rate is 1.0% and is not tied to the minimum guaranteed strategy value rates. The interest rate credited to the Fixed Rate Strategy will be at least equal to the minimum guaranteed interest rate.														
ING IncomeProtector Withdrawal Benefit	Available for an additional annual cost calculated as a percentage of the minimum guaranteed withdrawal base to provide flexible, guaranteed income for life. Minimum issue age is 50. May not be available in all states.														
Free Withdrawal Provision	In the first contract year, interest only can be withdrawn from the Fixed Rate Strategy. After the first contract year, the owner can withdraw up to 10% of the accumulation value each contract year without a surrender charge. If the total partial withdrawals in any contract year exceed the free amount, surrender charges will apply to the excess amount withdrawn in that contract year. The surrender charges will apply to the sum of all withdrawals in the year of a full surrender. Any withdrawal taken prior to the end of an indexing period will not be credited with index interest for that period.														
Surrender Charge (% of accumulation value)	<table border="1"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6+</th> </tr> </thead> <tbody> <tr> <td>Percentage</td> <td>8</td> <td>7.5</td> <td>6.5</td> <td>5.5</td> <td>4.5</td> <td>0</td> </tr> </tbody> </table> <p>Charges may differ for some states and for ages 56 plus.</p>	Contract Year	1	2	3	4	5	6+	Percentage	8	7.5	6.5	5.5	4.5	0
Contract Year	1	2	3	4	5	6+									
Percentage	8	7.5	6.5	5.5	4.5	0									
Annuitization	If you annuitize your contract, the greater of the accumulation value or minimum guaranteed contract value will be applied to the payout option. Annuitization is available after the first contract year.														
Cash Surrender Value	The cash surrender value equals the greater of the accumulation value less any surrender charge or the minimum guaranteed contract value.														
Nursing Home Waiver Terminal Illness Waiver	These features guarantee the owner access to the accumulation value of the annuity, with no surrender charge, if the owner becomes hospitalized or confined to an eligible nursing home for at least 45 days during any continuous 60-day period or diagnosed with a terminal illness (life expectancy of 12 months or less) on or after the first contract anniversary. These features are available in all states except Massachusetts and Pennsylvania.														
Return of Premium Rider	This feature guarantees that if the owner withdraws the entire accumulation value to terminate the contract, the amount paid to the owner will never be less than all premiums paid minus any prior net withdrawals and any applicable premium tax the company withholds for the contract owner. This rider is only available at contract issue and cannot be terminated once selected. If elected, credited rates applied to the contract will be less favorable than credited rates on the contract without the rider.														

For more information, contact your agent.

Annuities are issued by ING USA Annuity and Life Insurance Company, (Des Moines, IA), member of the ING family of companies. All guarantees are based upon the financial strength and claims-paying ability of the issuing company, which is solely responsible for all obligations under its contracts. This is a summary. Read the contract for complete details. The product and its features may not be available in all states and are subject to change. 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 increase, if any, of an index or benchmark. 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 credits of benchmark, index, or interest. Federal law requires that withdrawals be taken first from interest credited. A withdrawal includes any partial surrender. All distributions from qualified annuities may be taxable. State premium taxes may reduce the final value of your annuity. 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. Neither the company nor its agents or representatives can provide tax, legal or accounting advice. Please consult your attorney or tax advisor about your specific circumstances. The contract does not directly participate in any stock or equity products. For premium elected to the index or benchmark strategies, no amount is credited in the current contract year if the contract is annuitized, surrendered or re-elected prior to the end of the contract year. The interest rate, index cap, monthly cap, participation rate, index spread, participation multipliers and credit caps are set at the beginning of the period, are guaranteed for the first period and may change for future periods. Annuity income is defined as a series of periodic payments, a part of which may be return of your premium or principal, which is guaranteed by the issuing insurance company for a specified period of time or for the life of the annuitant. Please note that the likelihood of obtaining value from the ING IncomeProtector Withdrawal Benefit rider decreases as issue ages increase. In order for owners issue age 75 and above to benefit from this rider, the interest credited to your accumulation value must be significantly less than would have been credited based on historic averages. Depending on your age and the interest credited to your accumulation value, deferring your payment stream may significantly reduce the likelihood of obtaining value from the ING IncomeProtector Withdrawal Benefit. Contract Form Series: IU-IA-3033 (07/11), IU-RA-3058, IU-RA-3059 (08/08); IU-RA-3060 (08/08), IU-RA-3107.

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