

# Elite Producer Plan

## Our investment in your future.

By now, you have probably heard about the new ING Fixed Annuities Elite Producer Deferred Compensation Plan. It's available to producers who have written over \$1,500,000 of fixed annuity premium and have written at least five cases for the 12 months ended September 2006 with ING USA Annuity and Life Insurance Company ("ING USA"). With the Elite Producer Plan, it's clear that ING is in tune with your needs.

Here's what the Elite Producer Plan offers:

- ING USA contributes an amount equal to **3%** of your total commissions (calculated from writing agent GA street level) earned from ING USA from the prior calendar year. To receive this, a qualified agent must enroll in the Plan even if he/she elects to defer 0% into the Plan. (All Company contributions are subject to a vesting schedule, but participants are always 100% vested in your deferral contributions.)
- Qualify and enroll six years in a row, and we make an **additional contribution equal to 1%** of total writing agent GA street level commissions earned in the previous six years of participation, resulting in a net total of **4%** per year.
- Qualify and enroll ten years in a row, and we provide yet an **additional contribution equal to 1%** of total writing agent level commissions earned in the previous ten years of participation, resulting in a net total of **5%** per year.
- Opportunity to defer compensation up to 100% of commissions earned from ING USA in calendar year 2007.
- Choice to allocate personal contributions in one or more of seven ING mutual funds and one fixed-interest account.

For more information, call our ING Fixed Annuities Sales Team at 800.369.5301.

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

The company and its representatives cannot provide tax, legal or accounting advice. You should consult your own attorney or tax advisor about your specific circumstances.