

Commission and Product Updates

In order to ensure continued availability of our product and to continue to deliver the exceptional service you receive from ING USA, we will be making several changes to our product offerings.

The following changes will be made effective with all business received on and after June 1, 2009:

- Closure of ING Selectra Multi-Strategy Annuity
- Closure of ING SimpleChoice Seven Annuity
- Commission Reduction of 1% for Sales of Secure Index Opportunities Plus(1.25% for EGA)
- Slight Commission Reductions for Other Selected Products and Contract Levels.

Please see your current commission schedule for a complete list of changes.

Transition Rules – ING Fixed Annuities June 1, 2009 Changes

Product Closures (ING Selectra, ING SimpleChoice 7)

- New Business: Cash with application
 - Applications and checks must be received by close of business Friday, May 29th.
 - If faxing:
 - Must include all required paperwork (applications, disclosures, suitability, etc)
 - Must be received by close of business Friday, May 29th
 - Checks must be received by Wednesday, June 3rd.
 - Do **NOT** send original applications and ING USA paperwork
 - Include fax cover sheet or letter of instruction with check
- New Business: Transfers
 - Applications and transfer paperwork must be received by close of business Friday, May 29th.
 - Initial premium must be received by December 1, 2009.
 - If faxing:
 - Must include all required paperwork (applications, disclosures, suitability, etc)
 - Must be received by close of business Friday, May 29th
 - Original transfer paperwork must be received by Wednesday, June 3rd.
 - Do **NOT** send original applications and ING USA paperwork
 - Include fax cover sheet or letter of instruction with transfer paperwork only
- New Business: Broker Dealer Order Entry
 - Electronic files along with initial premium must be received at ING USA by Friday, May 29th.
- Inforce Business
 - Additional premium to existing contracts will continue to be accepted.

Commission Changes

- New Business: Cash with application
 - Applications and checks must be received by close of business Friday, May 29th to receive the current commission rate. All business received after close of business Friday, May 29th will receive the new rate.
 - If faxing:
 - Must include all required paperwork (applications, disclosures, suitability, etc)
 - Must be received by close of business Friday, May 29th
 - Checks must be received by Wednesday, June 3rd.
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Please note, there will be no exceptions to these transition rules.