

Creating Opportunity with the ING Interest Rate Benchmark Strategy

An interest crediting strategy available with a fixed index annuity issued by ING USA Annuity and Life Insurance Company

What are your clients telling you?

Do you have clients who are:

- nervous about putting new money in the stock market while it is near all-time highs?
- over-weighted in a cash position?
- concerned about potential rising interest rates and how it would affect bond prices?
- watching their savings fight a losing battle against inflation?

If a fixed index annuity is suitable for your clients, we have a potential solution for them. Show your clients the opportunity available with the ING Interest Rate Benchmark Strategy – one of several interest crediting strategies available within an ING USA Annuity and Life Insurance Company fixed index annuity. It gives them a way to potentially boost their retirement assets by basing interest credits on the increase in short-term interest rates over a one-year period.

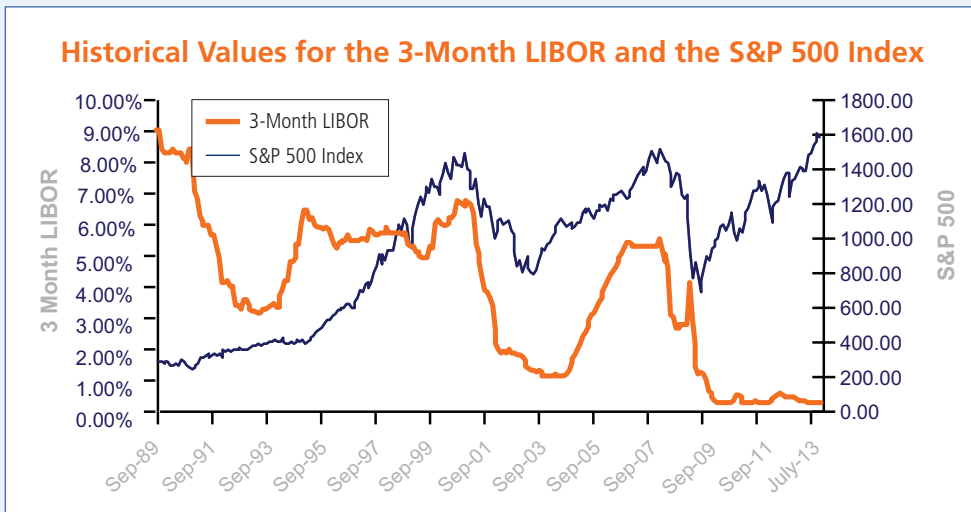
What's special about the ING Interest Rate Benchmark Strategy is that it bases interest credits on an increase, if any, in the 3-Month London Interbank Offered Rate (LIBOR) during the contract year. Plus the ING Interest Rate Benchmark Strategy currently features a participation multiplier of 5.50 and a rise up to an industry-leading 10% annual cap on credits - with a floor of zero crediting - should the 3-Month LIBOR remain the same or fall.*

This means your clients' contract value won't ever go down. And since no one can predict if or when rising interest rates will happen, the ING Interest Rate Benchmark Strategy may help your clients be prepared, regardless of which way equity markets move.

*The participation multiplier and annual cap are subject to change.

What is the market telling you? Look at the trends.

Right now, the S&P 500 Index is near an all-time high. Conversely, the 3-month LIBOR is near an all-time low. Look at how these two indexes have performed in the past few decades. Which do you think has the most **upside potential**?



In today's low rate environment, the potential upward movement of the 3-Month LIBOR could make the ING Interest Rate Benchmark Strategy attractive.

Historical interest rates for the 3-Month LIBOR should not be considered a representation of current or future interest rates or of your annuity. Historical performance of the S&P 500® Index should not be considered a representation of current or future performance of the Index or of your annuity. This unmanaged index is not intended to represent a specific investment. Investors cannot invest directly in an index.




What are your instincts telling you? Identify the Opportunities.

It's impossible to "time" the market – or to know when interest rates will rise. But offering your clients the opportunity to diversify their strategies within the ING Secure Index family of products can provide upside potential - with a guaranteed interest credit floor of zero. As part of a balanced strategy approach, the ING Interest Rate Benchmark Strategy can act as a hedge for clients.

If they're nervous about getting into the market when it's up, offer them a strategy that can capitalize on rising rates – whether it's immediate, or potentially a few years in the future.



 **For more information - and to receive a client-approved product brochure - contact the ING Sales Desk at 800-369-5301.**

Annuities are issued by ING USA Annuity and Life Insurance Company, (Des Moines, IA), member of the ING family of companies.

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. All guarantees are based on the financial strength and claims paying ability of ING USA Annuity and Life Insurance Company, who is solely responsible for all obligations under its policies.

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