



# ING IncomeProtector Withdrawal Benefit

## Guaranteed Income for Life

The ING IncomeProtector Withdrawal Benefit is an optional living benefit that can be added to any ING USA Annuity and Life Insurance Company (ING USA) fixed-index annuity contract.

- 7% Compounding Roll-Up during the first 10 years of the Deferral Phase
- Annual Ratchet during both the Deferral and Withdrawal Phase
- 100% Return of Rider Charges at Death\*
- Ability to turn income on or off at any time
- Cost — 0.40% of the guaranteed withdrawal base
- Issue Ages — 50-80

\*If the owner dies before age 95 and the accumulation value is greater than zero, ING USA will refund 100 percent of the rider charges paid to the accumulation value prior to determining the death benefit. The refund occurs only if the rider is terminated due to death and a withdrawal in excess of the MAW has not been taken prior to death.

**Contracts issued by ING USA Annuity and Life Insurance Company, 909 Locust Street, Des Moines, IA 50309.** Guarantees based on claims paying ability of the insurer. Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59 1/2, an additional 10% Federal penalty tax. Withdrawals do not participate in index interest. 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 expected based on historic averages. Depending on your issue 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. 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. Contract Form Series IU-RA-3059 (08/08), IU-RA-3060 (08/08).

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