

ING

Rider Highlights - AM Best Rating: A

This Highlight Report is designed to provide licensed financial professionals with summary information that when combined with the marketing material from the issuing insurance company may help make an informed investment recommendation based on a client's particular needs.

This report may not cover every annuity policy issued by this company and only policies with optional living benefit riders that provide lifetime income for an additional fee are included. The carrier may offer other policies or riders that are less expensive or have other features. The information is taken from sources deemed reliable, but is not guaranteed as to accuracy or completeness. If a discrepancy exists between information in this report versus information provided by the issuing insurance company, the insurance company's version must be used.

What is an Equity-Indexed Annuity?

EIAs are financial instruments that have characteristics of both fixed and variable annuities. Their return varies more than a fixed annuity, but not as much as a variable annuity. As a result, EIAs have more risk (but more potential return) than a fixed annuity but less risk (and less potential return) than a variable annuity. EIAs offer a minimum guaranteed interest rate combined with an interest rate linked to a market index. Because of the guaranteed interest rate, EIAs have less market risk than variable annuities. EIAs also have the potential to earn returns better than traditional fixed annuities when the stock market is rising. The crediting rates for EIAs are complex and should be understood before recommending the purchase of an EIA.

How is an EIA's index-linked interest rate computed?

The index-linked gain depends on the particular combination of indexing features that an EIA uses. The most common indexing features are listed below. To fully understand an EIA, make sure you not only understand each feature, but also how the features work together since these features can dramatically impact the return available to your client.

Participation Rates.

A participation rate determines how much of the gain in the index will be credited to the annuity. For example, the insurance company may set the participation rate at 80%, which means the annuity would only be credited with 80% of the gain experienced by the index.

Spread/Margin/Asset Fee.

Some EIAs use a spread, margin or asset fee in addition to, or instead of, a participation rate. This percentage will be subtracted from any gain in the index linked to the annuity. For example, if the index gained 10% and the spread/margin/asset fee is 3.5%, then the gain in the annuity would be only 6.5%.

Interest Rate Caps.

Some EIAs may put a cap or upper limit on your return. This cap rate is generally stated as a percentage. This is the maximum rate of interest the annuity will earn. For example, if the index linked to the annuity gained 10% and the cap rate was 8%, then the gain in the annuity would be 8%.

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Indexing Methods.

As described below, there are several methods for determining the change in the relevant index over the period of the annuity. These varying methods impact the calculation of the amount of interest to be credited to the contract based on a change in the index. Because interest is usually not credited until the end of the term, any index-linked gain accrued during the period may be lost if the EIA is surrendered early.

Indexing Method	Description
Annual Reset (Ratchet)	Credit is calculated by comparing the change in the index one year from the beginning date. If positive, the result is locked in each year. If zero or negative, the loss is ignored. Is generally combined with lower cap and participation rates that will limit the amount of interest earned each year.
High Water Mark	Credit is calculated by looking at the index value at single or various points during the contract and then taking the highest of these values and comparing it to the index level at the start of the term. May credit more interest than other indexing methods and protect against declines in the index prior to the end of the term. Is generally combined with lower cap and participation rates that will limit the amount of interest earned each year.
Point-to-Point	Compares the change in the index at two discrete points in time, such as the beginning and ending dates of the contract term, which is usually longer than one year. The longer term generally provides higher cap and participation rates that may result in higher interest credits. Because it relies on a single point in time to calculate interest, if the index is going up throughout the term of the investment and then declines dramatically on the last day of the term, all or part of the earlier gain can be lost.

Index Averaging.

Some EIAs average an index's value either daily or monthly rather than use the actual value of the index on a specified date. Averaging may reduce the amount of index-linked interest credit.

Interest Calculation.

The way that an insurance company calculates interest earned during the term of an EIA can make a big difference in the long run. Some EIAs pay simple interest during the term of the annuity. Without compounding of interest, returns will be lower.

Exclusion of Dividends.

Most EIAs only count equity index gains from market price changes, excluding all gains from dividends. Without dividends, the index won't earn as much as if you invested directly in the market.

Bonus Annuities

Some policies offer bonus credits which are applied to the account value based on premium deposits or duration of investment. If the bonus credit is immediately vested to the Income Balance of the applicable income rider, we include the value in our calculations. If not, the bonus amount is ignored because it is part of the policy cash value which is not covered by our policy. Generally, policies with a bonus may have higher fees, longer or higher surrender charges and reduced features relative to comparable policies without a bonus. Over time and in certain circumstances, these differences can be significant and may mean an offset the value of the bonus, including any earnings on the bonus. Be sure to review the limitations and restrictions of a bonus annuity to determine whether the bonus provision of the product suits your client's investment goals.

A tax-deferred 1035 exchange between one annuity contract to another may provide additional benefits, but it may also result in higher fees, new or increased surrender charges, or reduced death benefits.

Be sure you understand what your client is giving up by transferring from one annuity contract to another.

Surrender Penalties

EIAs are a long term investment. Many EIAs have long surrender periods with high percentage penalties. If surrendered early, your client could suffer a significant loss of principal. It is important to understand your client's liquidity needs before committing to a long term contract.

A GLOSSARY OF TERMS is available at the end of this report:

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	IncomeProtector Withdrawal Benefit w 5% Bonus
Product Type	Fixed Indexed Annuity
General Description	A 7% compound income benefit for 10 years or until first withdrawal.
Guaranteed Credit Rate	7%
Credit Type	Compound
Credit Term	10 years
Stacked	Yes
Step Up Frequency	Annual
Rider Issue Age	
Minimum	50
Maximum	80
Rider Cost	
Individual	0.4%
Joint	0.4%
Rider Cost Guarantee	4.00 %
Payout Rate	50 through 54 - 4.00% (3.50% joint) 55 through 59 - 4.50% (4.00% joint) 60 through 64 - 5.00% (4.50% joint) 65 through 69 - 5.50% (5.00% joint) 70 through 74 - 6.00% (5.50% joint) 75 through 79 - 6.50% (6.00% joint) 80 through 84 - 7.00% (6.50% joint) 85 through 89 - 7.50% (7.00% joint) 90 and Older - 8.00% (7.50% joint)
Payout fixed or adjustable	Fixed at initial step-up rate.
Annuitization Req'd?	No
Protected or Actual?	Cash surrender value
Investment Restrictions?	N/A
Sales Support	(800) 369-5722
Notes	
States	AK,CT,DE,FL,IN,IA,MN,MS,NJ,NY,OR,WA
Source & Date	140044 1/1/2010, 130626 11/2/2009, 150581 9/29/2008
URL	http://www.ing-usa.com/us/individuals/productservices/annuities/variable/index.htm

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Policy Name/Platform	ING Secure Index Opportunities Plus
Minimum Premium	
Qualified	\$15,000
Non-Qualified	\$15,000
Issue Age	
Minimum	0
Maximum	80
Surrender Charge	10 years 10%, 10%, 10%, 10%, 9%, 8%, 7%, 6%, 5%, 4% Bonus recapture 100%, 100%, 80%, 80%, 60%, 60%, 40%, 40%, 20%, 20%
Free Withdrawal	Interest can be withdrawn in 1st year. 10% of the accumulation value penalty free in following years. Single Premium Policy
Admin Charge	0
M&E and Admin	0.00%
Death Benefit	Greater of accumulated value or minimum guaranteed contract value
Bonus Available	5% included in rider benefit.

SAMPLE

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GLOSSARY OF TERMS

Term	Description
Product Type	The type of annuity that the rider is available on: Equity-Indexed or Variable
General Description	A narrative description of the rider's major moving parts and terms.
Guaranteed Credit Rate	The interest rate, if any, applied to the initial purchase premium (plus any applicable bonus) by which the Income Balance will increase on a guaranteed basis.
Credit Type	The method by which the Guaranteed Credit Rate is applied: Compound, Simple or hybrid
Credit Term	The number of years or term that the Guaranteed Credit Rate is applied to the Income Balance
Stacked	'Yes' indicates that increases to the Income Balance are the greater of the guaranteed increase from the rider (if any) or the actual account value increase. 'No' indicates that the Income Balance is a separate balance calculation, unrelated to the actual account value.
Step Up Frequency	A step up occurs when the investment performance exceeds the previous Income Balance. The point in time at which the investment performance or the Guaranteed Credit Rate can increase the Income Balance.
Rider Issue Age	The minimum and maximum issue age of the rider.
Rider Cost	The percentage cost, expressed annually, for the individual or joint version of the rider.
Rider Cost Guarantee	The maximum rate and time, if any, that the carrier can charge for the rider.
Payout Rate	The maximum guaranteed rate applied to the Income Balance available for lifetime income.
Payout fixed or adjustable?	Indicates that the payout rate is fixed at the rate when first initiated or adjustable over time as you get older.
Annuitization Required?	The age, conditions or requirements, if any, at which time you will be required to convert your policy into an income stream.
Protected or Actual?	If annuitization is required, can you annuitize from the protected Income Balance or from the actual account value.
Investment Restrictions?	Indicates any investment restrictions associated with the purchase of the rider.
Sales Support	The telephone number of the sales support desk – for professional use only.
Notes	Terms, conditions or pending changes that are displayed at the screening display of the calculator, but not on the printed screen report.
States	The states where this rider and policy combination is available.
Source & Date	The brochure or website and revision date from which this data was taken, in addition to the prospectus link for variable products.
Policy Name/Platform	The name of the specific policy marketed by the insurance carrier.
Minimum Premium	The minimum initial premium required to establish a policy. Qualified refers to pre-tax accounts like IRA, 403(b) or 457 plans, non-qualified means taxable accounts.
Issue Age	The minimum and maximum issue age for the policy.
Surrender Charge	The number of years and corresponding percentage fee that is withheld from withdrawals.
Free Withdrawal	Description of what amount may be withdrawn during the surrender period without incurring a fee. Even though Free Withdrawals may not incur a fee, they may reduce the value of the guaranteed income available from the rider.
Admin Charge	Also known as a policy fee, a fixed dollar amount (or in some cases a percentage fee) charged annually.
M&E and Admin	Mortality fees to cover the cost of standard death benefits provided by the policy, Expense fees attributed to expenses of offering the policy and Administration fees associated with handling the policy. Underlying investment subaccount expenses are not included in this fee.
Death Benefit	A description of the death benefit available from the policy.
Bonus Available	Description of any bonus credits available upon purchase and if they are included in the guaranteed rider calculations.
Income Balance	This 'virtual' value does not reflect the investment cash value or surrender value and is not available as a lump sum. The value is derived by taking the initial premium deposit and applying the Guaranteed Credit Rate, if any, per the terms of the living benefit rider. This value is then multiplied by the Payout Rate to determine the amount available to withdraw.
Market Value Adjustment (MVA)	MVA may be applied if the contract is surrendered early. If interest rates are higher than the initial contract date, the MVA is generally a negative number. If interest rates have declined during the policy term, the MVA may result in a credit.

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