



How can we
control our
retirement
money?

ING IncomeProtector Withdrawal Benefit

ING Fixed Annuities



ING IncomeProtector Withdrawal Benefit

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) owner-driven fixed-index annuity contract to provide flexible, guaranteed payments during retirement.

Designed for individuals or married couples, the ING IncomeProtector Withdrawal Benefit can help you meet these retirement objectives:

- **Guaranteed payments for life**
- **Some built-in inflation protection**
- **Financial flexibility – which means you can turn your payments on and off any time after the first year.**

And, with the ING IncomeProtector Withdrawal Benefit, your withdrawals up to the Maximum Annual Withdrawal amount are free of surrender charges, market value adjustments (if applicable) and bonus recapture (if applicable) which further help you meet your needs during retirement.

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 would have been credited based on historic averages.

“I’m afraid of
outliving my
money.”



How Does the ING IncomeProtector Withdrawal Benefit Work?

The amount of your guaranteed payments is based on two factors:

1. Guaranteed Withdrawal Base

Your guaranteed withdrawal base is equal to all of your premiums (and any bonus, if applicable) accumulated at the applicable roll-up rate before your first withdrawal under the rider.

2. Maximum Annual Withdrawal (MAW)

Your MAW amount is the percentage of your guaranteed withdrawal base that you may withdraw each year under the rider. Your MAW percentage is based on your attained age (or the youngest spouse's attained age for the joint rider) at the time of your first withdrawal under the rider.

Below is a table that will help you determine your Maximum Annual Withdrawal as a percentage of the withdrawal base you can take from your accumulation value each year.

Maximum Annual Withdrawal Percentage

Age:	Individual Withdrawal %	Joint Withdrawal %
50-54	4.0%	3.5%
55-59	4.5%	4.0%
60-64	5.0%	4.5%
65-69	5.5%	5.0%
70-74	6.0%	5.5%
75-79	6.5%	6.0%
80-84	7.0%	6.5%
85-89	7.5%	7.0%
90+	8.0%	7.5%

Withdrawals within your MAW amount are guaranteed to age 95, at which time the contract owner may annuitize or surrender the annuity. If you annuitize the contract using the Life Only payment option, payments are guaranteed to be at least as much as the MAW amount.

Please note, if you take a withdrawal that has the effect of surrendering your contract in full, you will not realize any benefits under this rider.

The ING IncomeProtector Withdrawal Benefit rider works for you through two phases:

1. The Growth Phase

Guaranteed increases on an annual basis

If you don't need payments immediately, the ING IncomeProtector Withdrawal Benefit allows you to defer them. Assuming no excess withdrawals were taken after the first contract year, your guaranteed withdrawal base automatically locks in at an annualized increase of 4 percent each year until you decide to start payments.

This annualized 4 percent increase generally continues for up to 10 years. However, after the fifth contract year, you may elect to extend the accumulation period of the "growth phase" for as long as another 10 years and continue the annualized 4 percent increase. An added benefit is your guaranteed withdrawal base will be stepped up to the greater of the base amount or your accumulation value at the time of restart.

Please note that if you elect to extend the growth phase, ING USA reserves the right to increase the rider charge. Any increase in rider charges will not be more than the maximum rider charge listed in your contract. Depending on your 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.

2. The Withdrawal Phase

Turn your payments on or off anytime after the first contract year

With the ING IncomeProtector Withdrawal Benefit, you can begin taking payments through withdrawals at any time after the first contract year. Annually, you may take an amount up to your MAW and continue to do so for life – even if your accumulation value falls to zero. If you annuitize, the rider terminates. However, using the Life Only payment option, payments are guaranteed to be at least as much as the MAW amount.

Can I get to my money when I need it?

“Can I get to my money when I need it?”



Some Built-in Inflation Protection

Your guaranteed withdrawal base and MAW continue to grow

As an added layer of protection, the ING IncomeProtector Withdrawal Benefit helps fight inflation.

During the “withdrawal phase” your guaranteed withdrawal base is increased by an annualized amount of 1.5 percent each year as long as the accumulation value is greater than zero and the contract has not been terminated.

Although the MAW percentage does not change from year to year, the MAW amount will grow based on the guaranteed withdrawal base, assuming no excess withdrawals have been taken.

Furthermore, each year, your actual withdrawal amount is determined by the greater of the guaranteed withdrawal base or the actual accumulation value.

Here’s how it works:

Minimum Guaranteed Annual Lifetime Withdrawal Amounts

Withdrawal Phase triggered after First Withdrawal (Base Rollup = 1.5% during Withdrawal Phase), MAW % locked in

Contract Years	Scenario 1 Age 65 - 1 Year Delay			Scenario 2 Age 65 - 5 Year Delay			Scenario 3 Age 65 - 10 Year Delay		
	MGWB Base	MAW %	MAW	MGWB Base	MAW %	MAW	MGWB Base	MAW %	MAW
0	100,000	N/A	0	100,000	N/A	0	100,000	N/A	0
1	104,000	5.5%	5,720	104,000	5.5%	0	104,000	5.5%	0
2	105,560	5.5%	5,806	108,160	5.5%	0	108,160	5.5%	0
3	107,143	5.5%	5,893	112,486	5.5%	0	112,486	5.5%	0
4	108,751	5.5%	5,981	116,986	5.5%	0	116,986	5.5%	0
5	110,382	5.5%	6,071	121,665	6.0%	7,300	121,665	6.0%	0
6	112,038	5.5%	6,162	123,490	6.0%	7,409	126,532	6.0%	0
7	113,718	5.5%	6,254	125,343	6.0%	7,521	131,593	6.0%	0
8	115,424	5.5%	6,348	127,223	6.0%	7,633	136,857	6.0%	0
9	117,155	5.5%	6,444	129,131	6.0%	7,748	142,331	6.0%	0
10	118,913	5.5%	6,540	131,068	6.0%	7,864	148,024	6.5%	9,622
11	120,696	5.5%	6,638	133,034	6.0%	7,982	150,245	6.5%	9,766
12	122,507	5.5%	6,738	135,030	6.0%	8,102	152,498	6.5%	9,912
13	124,344	5.5%	6,839	137,055	6.0%	8,223	154,786	6.5%	10,061
14	126,209	5.5%	6,942	139,111	6.0%	8,347	157,108	6.5%	10,212
15	128,103	5.5%	7,046	141,198	6.0%	8,472	159,464	6.5%	10,365

Illustration assumes no Excess Withdrawal taken, no Index Credits and no Re-elections. Amounts do not consider the tax consequences of taking a withdrawal. Hypothetical example only. Does not demonstrate actual crediting to contract and is not an indication of future results.

Rider Charge Refund

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.

The cost for this rider is 35 basis points of benefit base.

ING IncomeProtector Withdrawal Benefit Q & A

How does ING IncomeProtector Withdrawal Benefit treat Required Minimum Distributions?

If your contract is an IRA or qualified contract, withdrawals up to your Required Minimum Distribution amount that are taken in accordance with your rider terms will not be considered excess withdrawals and will not incur a surrender charge.

Does the Maximum Annual Withdrawal percentage increase as one enters the next age bracket?

The percentage used in the calculation of your MAW is determined by your age at the time of the first withdrawal under the rider. If the ING Joint IncomeProtector Withdrawal Benefit was elected, the percentage is determined by the age of the younger spouse. However, since the guaranteed withdrawal base will accumulate at an annual rate of 1.5%, in addition to possible annual increases of your guaranteed withdrawal base up to your Accumulation Value, the dollar amount of the MAW will continue to grow while the Accumulation Value is greater than zero and assuming you do not take an excess withdrawal.


Does my contract have to be jointly owned if I elect ING Joint IncomeProtector Withdrawal Benefit?

ING IncomeProtector Withdrawal Benefit offers the option for a spouse to continue the contract and withdrawals if the contract owner passes away. To elect ING IncomeProtector Withdrawal Benefit, your contract can be joint with both husband and wife owners; or, it can be a single owner contract with the owner's spouse listed as the sole primary beneficiary.

Can I take less or more than my Maximum Annual Withdrawal each year?

You can certainly take less than your Maximum Annual Withdrawal in a given year. In fact, you can skip taking a withdrawal altogether if you choose. However, if you take more than your Maximum Annual Withdrawal, your payments will be reduced pro rata (by the same percentage that the excess withdrawal reduces your Accumulation Value). If excess withdrawals reduce your Accumulation Value to zero, your payments will stop and the contract and rider will end.

Depending on your 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.



“What if
my needs
change?”

Client Services

Our friendly Customer Service staff is ready to help you at 1-800-369-5303. You have access to 24-hour automated telephone customer service. Additionally, you will receive annual statements.

ING USA Annuity and Life
Insurance Company
909 Locust Street
Des Moines, IA 50309

Contract is issued by ING USA Annuity and Life Insurance Company.

Guarantees are based on the claims-paying ability of ING USA Annuity and Life Insurance Company.

This is a summary only. Read the contract for complete details. The product and its features may not be available in all states and are subject to change.

Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59 1/2, an additional 10% Federal penalty tax.

All distributions from qualified annuities may be taxable. State premium taxes may reduce the final value of your annuity.

IRAs and other qualified plans already provide tax-deferral like that provided by an annuity. Additional features and benefits such as contract guarantees, death benefits and the ability to receive a lifetime income are contained within the annuity for a cost. Please be sure the features and costs of the annuity are right for you when considering the purchase of the annuity.

Neither the company nor its agents or representatives can provide tax, legal or accounting advice. Please consult your attorney or tax advisor about your specific circumstances.

Contract Form Series: IU-RA-3059, IU-RA-3060



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