

Just you and the blue...

2009 ING Fixed Annuities VIP Club. Costa Rica.



Producer Qualification Level

\$2.25 million in sales

&

5 cases in the 2008 calendar year

Four Seasons Resort at
Peninsula Papagayo
Costa Rica
April 19-23, 2009

For more information on how your producers can be a part of this trip please contact your ING Fixed Annuities wholesaler or call internal sales desk at 800-369-5301.

ING Fixed Annuities VIP Club April 19-23, 2009

Minimum \$2,250,000 in sales and 5 cases in the 2008 calendar year (1/1/2008 to 12/31/2008)

1. VIP Club credit is based on fixed annuity premium applied to contracts issued 1-1-2008 to 12-31-2008 less any free-look period surrenders on these contracts for ING USA Annuity and Life Insurance Company. New York production is not eligible for qualification.
2. All premiums must be received in 2008. Business not processed prior to cut-off dates will not count toward qualification.
3. All licensed producers appointed with ING USA are eligible to qualify. Producer appointment must be active at the time of the trip.
4. One qualification per producer. Personal production only. No combination of sales among multiple producers. Producers in partnership must qualify individually. Qualification credit is given only to the writing producer on a contract. Split cases count per the split.
5. Trip consists of two round-trip airfares from the qualifier's home city and hotel accommodations, double occupancy, special amenities and company-sponsored activities. Qualifiers may bring one adult guest (18 or older).
6. Participation is by invitation only. Qualifiers must attend on stated dates. Travel restrictions may apply. No substitutions. No financial or other consideration for non-attendees. Extra costs as a result of deviating from designated airfare, hotel, meals, functions, etc. must be paid by the qualifier. Awards are not transferable.
7. Trip value is reported as income to the qualifier. 1099s will be issued.
8. Final qualification is based on company evaluation of the quality of the business. Producer must meet the highest standard of ethical and professional conduct and maintain a record free of compliance and market conduct issues.
9. We reserve the right to exclude producers who qualify for another ING company trip.
10. We reserve the right to alter or end this program at any time.

ANNUITIES

Producer use only.

Contracts issued by ING USA Annuity and Life Insurance Company, 909 Locust St., Des Moines, IA 50309.

