

Stretch Your Assets



Create a Lasting Legacy by “Stretching”
Your IRA or Non-Qualified Annuity

ING Fixed Annuities





First,
let's talk about you.

Over the years, you worked hard to save for retirement.

You sacrificed.

You made difficult decisions.

You hoped and dreamed.

Most of all, you carefully planned for the long run and watched your retirement nest egg grow.

Now, let's talk about
your legacy.



Are you interested in making it last another lifetime?

When you think about your legacy wishes, what is important to you? Start by answering the following questions.

1

What assets do you plan on leaving to your children or grandchildren?

2

What strategy do you have in place that will allow you to leave your beneficiaries with a steady stream of income?

3

How do you plan on keeping your beneficiaries from risking their inheritance?

Your beneficiary has the option to choose many different distribution methods including lump sum, five year deferral, and systematic life expectancy payments. Working with your beneficiary to elect a life expectancy strategy called "Stretch" can help eliminate the concerns you may have about fulfilling your legacy wishes.

What can Stretch do for you?

Stretching Your Assets into Your Future

A Stretch strategy is an estate-planning option designed to:

- Continue your investment strategy for the next generation.
- Extend the tax-deferred earning power of your IRA or non-qualified annuity.
- Produce a lifetime income stream and spread out tax liability for your beneficiaries.

With careful planning, a Stretch strategy can help you extend and enhance the value of your IRA or non-qualified annuity to more than one generation.

- You can maximize your legacy with the use of enhanced death benefit options offered by annuities, and by limiting your distributions from these assets.
- When you pass away, the IRA or non-qualified annuity may be continued by your spouse so the investments can continue to accumulate.
- When your spouse passes away, the account is passed on to the beneficiaries who can choose to Stretch the IRA or non-qualified annuity.
- Stretch produces income in the form of minimum distributions based on the beneficiary's life expectancy. Unless you or your spouse restricts the payout to your beneficiary, they can access more than the minimum distribution at any time.

Structuring Income for Your Beneficiary

A Stretch strategy can be voluntary or involuntary.

Voluntary - Allow your beneficiary to decide whether or not to Stretch the account as one of their death benefit options.

Involuntary - You can predetermine that the account must be Stretched by your beneficiary upon your death.

The ING Beneficiary Designation with Restricted Payout (BDRP) form allows you to direct the frequency and duration of all or a portion of your annuity's distributions (within IRS guidelines) so you can:

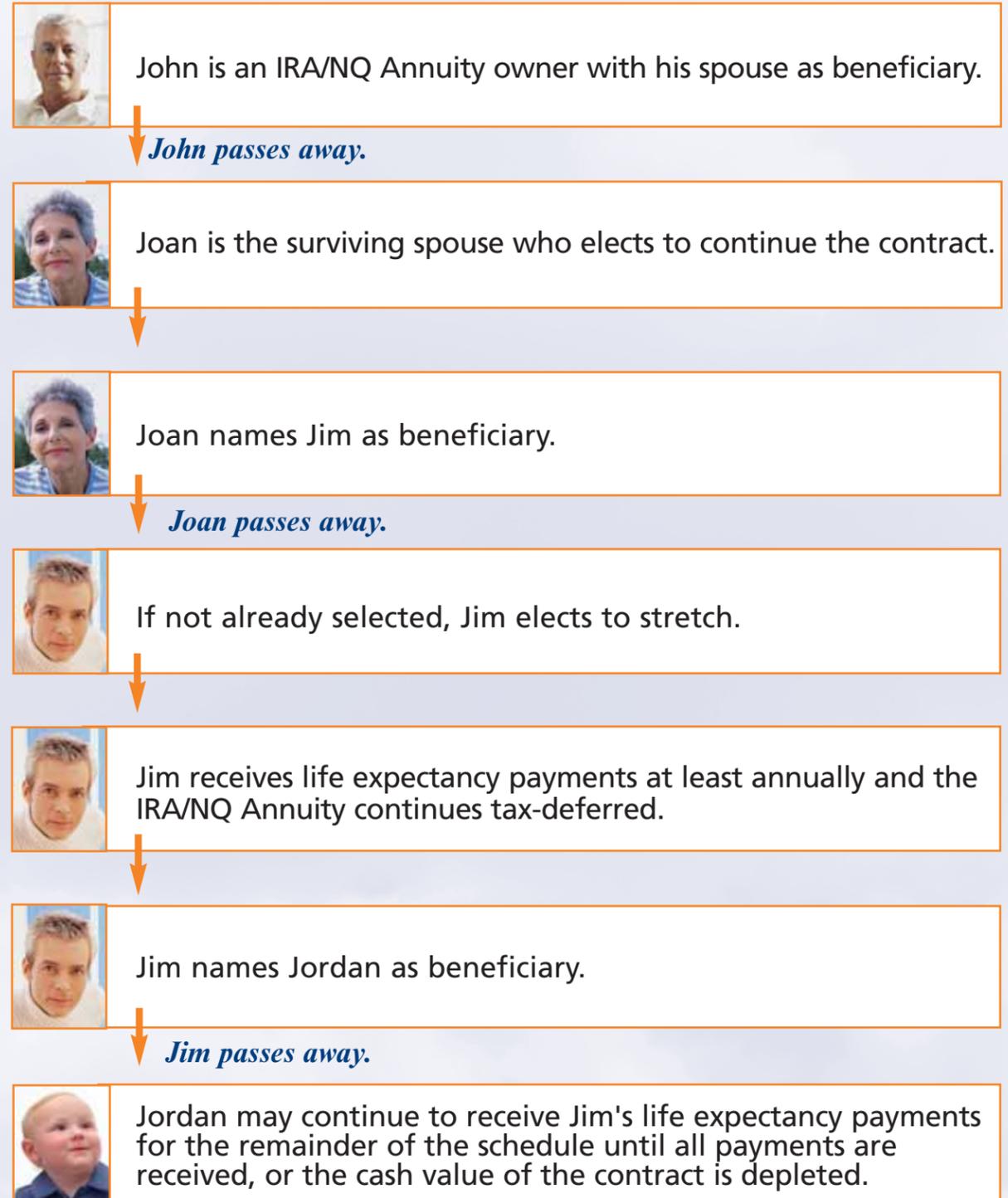
- Help remove the risk that your beneficiaries will spend the death benefit proceeds too quickly.
- Help provide funds for your children or grandchildren's education.
- Give your beneficiary a steady stream of income.

Your next steps...

- Determine whether you want to have control of the investments you pass on to your designated beneficiary(ies).
- Schedule a meeting with your trusted financial advisor to discuss your particular investment and legacy objectives.

How to Stretch Your IRA

How does the Stretch concept work? Follow the chart to the right to see how assets pass from generation to generation.



Create your lasting legacy

today

Your ING USA agent can help you stretch today

As you can see, the concept of “stretching” your IRA or non-qualified annuity assets over generations of your family can positively affect their lives.

And that can be the lasting legacy of your life. Consider a “stretch” strategy for yourself and your beneficiaries.

- Working with you, your tax advisor, and/or your attorney to determine whether a Stretch strategy is in your best interest as well as in the best interest of your beneficiaries.
- Providing you with an illustration that shows you how a Stretch strategy may impact your IRA or non-qualified annuity.
- Helping you carefully plan the manner in which your IRA or non-qualified annuity will be passed on to your designated beneficiary(ies).
- Completing beneficiary provision paperwork according to your wishes.
- Visiting with your family members to explain your legacy wishes and Stretch strategy.

**For more information,
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**Contracts are issued by ING USA Annuity and Life
Insurance Company.**

"Stretching" an IRA as described in this brochure is a sales concept using a fixed annuity. The "stretch" strategy assumes the fixed annuity contract has cash value to support withdrawals.

This information is based on our understanding of current tax laws, which are subject to change. This brochure is not intended to be used to avoid tax penalties, and was prepared to support the promotion or marketing of the matter addressed in this brochure.

Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59 1/2, an additional 10% Federal penalty tax. Neither the company nor its agents and representatives can provide tax, legal or accounting advice. Clients should consult their own attorney or tax advisor about their specific circumstances. Withdrawals do not participate in index interest. Guarantees based on claims paying ability of the insurer. The parent company, ING Groep, N.V., is not responsible for the contractual obligations of its member insurance companies.

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.

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.

