

Rates & Participations effective 1/2/09
ING Life's Annuity Hot Picks

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12/31/2008

Product	Current & Guaranteed Rates	Min. Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	Commissions
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ING Annuity & Life Company

Best A+ S&P AA+ Fitch AAA Moody's Aa2

Secure Index 5 not available in: NY,OR <i>FPDA</i>	Secure Index 5 Point to Point Cap: Monthly Cap: Monthly Avg Spread: Point to Point Participation: Fixed Rate: Guar min is 100% of prem. accumulated at 1.50%	\$15,000 Band 6.25% 2.55% 10.00% 32% 2.85%	\$75,000 Band 7.50% 2.90% 10.00% 37% 2.85%	LIFETIME INCOME BENEFIT RIDER AVAILABLE 10% Free Withdrawal each year after 1st year Interest only from Fixed Interest Optional 1x10 Annuitization Nursing Home/Hosp Rider except MA & TX	5 Years 8-7.5-6.5-5.5-4.5	0-80 Inherited IRA ok	5 Year 4.00% <i>plus 25BP Trail</i>
Secure Index 7 not available in: NY,OR <i>FPDA</i>	Secure Index 7 Point to Point Cap: Monthly Cap: Monthly Avg Spread: Point to Point Participation: Fixed Rate: Guar min is 100% of prem. accumulated at 2.00%	\$15,000 Band 6.50% 2.65% 10.00% 31% 3.00%	\$75,000 Band 8.00% 3.00% 10.00% 36% 3.00%	LIFETIME INCOME BENEFIT RIDER AVAILABLE	7 Years 12-11-10-10-9-8-7	0-80 Inherited IRA ok	7 Year 5.00% <i>plus 25BP Trail</i>
Secure Index Opportunities Plus Not available in: AK,CT, DE, MN, NJ,NY,OR, WA, UT 5% Premium Bonus <i>SPDA</i>	Secure Index Opp Plus Point to Point Cap: Monthly Cap: Monthly Avg Spread: Point to Point Participation: Fixed Rate: Guar min is 87.5% of prem. accumulated at 3.00%	\$15,000 Band 6.25% 2.60% 10.00% 35% 2.75%	\$75,000 Band 7.50% 2.90% 10.00% 40% 2.75%	LIFETIME INCOME BENEFIT RIDER AVAILABLE 10% Free Withdrawal each year after 1st year Optional 5x10 Annuitization	10 Years 16-15-14-13-12-11-10-8-6-4 +/- MVA	0-80 0-75 (IA,IN) Inherited IRA ok	Opp Plus 8.00% <i>plus 25BP Trail</i>
Secure Index Outlook Available in: AK,CT,DE,MN,NJ UT,WA 3% Premium Bonus <i>FPDA</i>	Secure Index Outlook Point to Point Cap: Monthly Cap: Monthly Avg Spread: Point to Point Participation: Fixed Rate: Guar min is 87.5% of prem. accumulated at 3.00%	\$15,000 Band 6.25% 2.60% 10.00% 32% 2.75%	\$75,000 Band 7.50% 2.90% 10.00% 36% 2.75%	LIFETIME INCOME BENEFIT RIDER AVAILABLE 10% Free Withdrawal in First Year Optional 5x10 Annuitization	10 Years 10-9-8-7-6-5-4-3-2-1 NO MVA	0-80 0-75 (IA, IN,MS) Inherited IRA ok	Outlook 6.00% <i>plus 25BP Trail</i>

ING Selectra Multi-Strategy Not available in NY,OR <i>FPDA</i>	Monthly Cap Index Strategy Monthly Cap Monthly Average Index Strategy Index Spread Fixed Rate Strategy Fixed Rate	3.05% 10.00% 3.05%	\$5,000	LIFETIME INCOME BENEFIT RIDER AVAILABLE 10% Free Withdrawal each year after 1st year Prior 12 months interest after 30 days from Fixed & Income Strat. (1x10 Annuitization Optional) Guar min is 87.5% of prem. accumulated at 3%	10 Years 12-12-11-10-9-8-7-6-4-2 (varies by state) +/- MVA (Index & Fixed) Nursing Home/Hosp Rider except MA & TX	0-80 Inherited IRA ok No Chargeback on Death	Yrs 1-3: 8.00% Yrs 4-6: 3.00% <i>plus 25BP Trail</i>
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Guarantee Choice	First Year	Years 2+	Minimum:	Interest only immediately or	9 Years	0-80	Options	
							A	B
Not available in NY	10 Year: 4.75%	3.75%	\$75,000	10% of AV can be withdrawn after 1st year	9-8-7-6-5-4-3-2-1 (plus or minus MVA)	Inherited IRA ok	3.25%	2.00%
Variation: MultiSet Plus available in: OR	10 Year: 3.75%	3.75%	\$15,000	May be annuitized before year 10 using CSV with MVA applied	30 day window after to rate guarantee period		3.25%	2.00%
	7 Year: 3.80%	2.80%	\$75,000	Extended Medical Care or Terminal Illness Waiver where available			2.50%	1.50%
	7 Year: 2.80%	2.80%	\$15,000				2.50%	1.50%
	5 Year: 2.95%	1.95%	\$75,000				2.00%	1.25%
	5 Year: 1.95%	1.95%	\$15,000				2.00%	1.25%

Min Gtd. Contract Value: 1.50% on 87.50% of premium

No Chargeback on Death

Rates and Commissions Subject to Change without Notice