

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

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12/31/2008

Product	Current & Guaranteed Rates	Min. Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	Commissions
ING Annuity & Life Company						
		Best A+ S&P AA+ Fitch AAA Moody's Aa2				
Envoy 3 Fixed Index not available in: MA,MS,NV,NY,OR	Envoy 3 Fixed Index Point to Point Cap: Point to Point Participation: Fixed Rate: Guar min is 100% of prem. accumulated at 2.00%	\$15,000 Band 4.75% 30% 2.75%	\$75,000 Band 6.25% 33% 2.75%	10% Free Withdrawal each year after 1st year	3 Years 9-9-9 +/- MVA	0-80 3 Year 1.00% <i>plus 75BP Trail</i> Ask about optional trail
Envoy 6 Fixed Index not available in: MA,MS,NV,NY,OR	Envoy 6 Fixed Index Point to Point Cap: Point to Point Participation: Fixed Rate: Guar min is 100% of prem. accumulated at 2.00%	\$15,000 Band 5.75% 34% 2.90%	\$75,000 Band 7.25% 39% 2.90%	10% Free Withdrawal each year after 1st year	6 Years 9-9-9-9-8-7 +/- MVA	0-80 6 Year 1.50% <i>plus 75BP Trail</i> Ask about optional trail
Envoy 9 Fixed Index not available in: MA,MS,NV,NY,OR	Envoy 9 Fixed Index Point to Point Cap: Point to Point Participation: Fixed Rate: Guar min is 100% of prem. accumulated at 2.00%	\$15,000 Band 6.50% 38% 3.40%	\$75,000 Band 8.00% 43% 3.40%	10% Free Withdrawal each year after 1st year	9 Years 9-9-9-9-8-7-6-5-4 +/- MVA	0-80 9 Year 6.50% Option B: 5.00% <i>plus 25BP Trail</i> Ask about optional trail

Rates and Commissions Subject to Change without Notice