

One of the Benefits of  
**Doing  
Business  
with ING**



## ING Fixed Annuities Elite Producer Plan

**ING USA Non-qualified Deferred Compensation Plan**



It's important to recognize  
people who do business with us.

That's why ING USA Annuity and Life Insurance Company (ING USA) commends you for using our client-friendly, innovative fixed annuity products to help meet your clients' income needs.

To show our appreciation, ING USA is pleased to offer a new non-qualified deferred compensation plan, the **Elite Producer Plan** (Plan). This Plan is designed to meet the unique retirement needs of a business owner like you.

Read on and learn how you can qualify to participate in our Plan to help ensure your own retirement needs are met.



# You Can Qualify...

Become an **Elite Producer** by meeting these requirements:

- **At least \$1,500,000 of fixed annuity premium per plan year with ING USA**
- **At least five cases per year with ING USA, and**
- **At least \$200,000 net income (\$300,000 if married filing a joint tax return) per year for the prior two years and a reasonable expectation of earnings at this level in the upcoming calendar year**

The qualification plan year begins October 1 of the prior year and ends on the following September 30. Actual ING USA contributions are made based on commissions earned January 1 through December 31 of the prior year, as more fully discussed here

## ...and Enjoy These Benefits!

Enjoy these benefits as an **Elite Producer**:

- ING USA will contribute an amount equal to three percent of the GA (street level) commissions earned from ING USA from the prior plan year. To receive the 3 percent company contribution, simply enroll in the Plan.
- Another outstanding benefit of the Plan is that, once enrolled, you are able to defer up to 100 percent of your own compensation payable to you by ING USA into the Plan. You can choose to allocate your personal contribution in one or more of seven ING mutual funds and one fixed-interest account.
- If you qualify and enroll in the Plan for 6 consecutive years, in year 7, ING USA will make an additional contribution on your behalf. The amount that will be contributed is 1 percent of your eligible earnings for the first 6 years of Plan participation. Additionally, for future years, you will receive an ING USA contribution in the amount of 4 percent of your eligible earnings.
- It gets better, if you qualify and enroll for ten years in a row, ING USA will make an additional contribution in year 11 equal to 1 percent of your eligible earnings for the first ten years of Plan participation. In future years, ING USA contribution will be at the rate of 5 percent of your eligible earnings.

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This Plan is provided to our most exclusive and loyal producers. All that is required for you to earn your ING USA contribution is to continue to produce with ING Fixed Annuities at or above the eligibility level and enroll in the Plan each year you are eligible to. The ING USA contributions will vest at 20 percent per year based on your continued loyalty to ING USA.

What if you don't qualify one year? Don't worry, this Plan allows you to miss qualification one year and pick back up the next year without losing your vesting.

No matter how many years you miss, your vesting remains frozen. To advance your vesting percentage, you would need to qualify and enroll for two consecutive years after meeting the eligibility requirements.

## Choice of Notional Investment Options

As a Plan participant, you'll have access to seven notional ING mutual funds as well as a notional fixed-interest account. This allows you to direct how you want the deferrals in your Plan account invested for purposes of determining your ultimate benefit. All ING USA contributions are invested in the fixed-income account.

Fund Name	Fund Number	Ticker
ING Aeltus Money Market	N/A	AEMXX
ING High Yield Bond	1104	IHYAX
ING Strategic Allocation Growth Fund	1379	ATAAX
ING Index Plus Large Cap	1367	AELAX
ING Intermediate Bond Fund	1100	IIBAX
ING MidCap Opportunities Fund	1844	NMCAX
ING Balanced Fund	1570	AETAX
ING International Small Cap Growth Fund	1643	NTKLX

Because this is a non-qualified plan, there is no requirement that any funds be set aside for purposes of meeting benefit obligations. Your investment elections are used only for purposes of determining your ultimate account balance in the Plan at the time you are eligible to receive a benefit payment.

## Flexible Vesting Schedule

Each year you enroll in our Plan, you will be credited with one year of vesting. Below is the vesting schedule.

Year	1	2	3	4	5	6
% Vested	0	20	40	60	80	100

## Next Steps

Want to find out if you qualify for the ING USA Elite Producer Plan? Call the ING Fixed Annuities Sales Desk or your marketing organization. They can support you in your sales to help you fulfill the qualification requirements year after year. That's the benefit of working with ING USA.

Questions? Call ING Fixed Annuities @ 800.369.5301.

For agents only. Contracts issued by ING USA Annuity and Life Insurance Company, 909 Locust Street, Des Moines, IA 50309.

