

ING Annuity and Asset Sales

Friday, August 19, 2011

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Reminder: Interest Rate Benchmark Strategy

Please click [here](#) for information on the new Interest Rate Benchmark.

Product Disclosure Transition Rules

Below are the transition rules for disclosures related to the launch of the Interest Rate Benchmark Strategy (IRB):

- For applications received in IRB-approved states between now and August 31st, and the IRB is not wanted, a disclosure dated 1/03/2011 or after is required.
 - If the client indicates on the application they want to elect the IRB strategy, the 8/15/2011 disclosure is required.
- As of September 1, 2011 if a producer submits business in a state the IRB has been approved, the 8/15 disclosure will be required to issue the contract, regardless if IRB is wanted or not.
 - For applications received in a non-IRB state, a disclosure dated 1/03/2011 or after is required.

ING National Rollout of NAIC Training Requirements **Non-NAIC states National rollout NAIC training notification 9/15/11:**

- Effective 9/15/11, All producers must complete our ING product training before they submit their next application. The course is free on the Kaplan site.
- Effective 03/01/12, All producers must complete the one-time 4-hr CE course. Kaplan provides a 4-hr CE annuity course to producers for a fee, though producers may also take this course from other vendors who offer the approved courses.

Kaplan site registration link: [https://www.kfeducation.com/login/check-](https://www.kfeducation.com/login/check-company?companyId=INGAnnuities&newUserActionType=createAccount&submit_createNew=Submithttp://exchange.americas.intranet/)

[company?companyId=INGAnnuities&newUserActionType=createAccount&submit_createNew=Submithttp://exchange.americas.intranet/](https://www.kfeducation.com/login/check-company?companyId=INGAnnuities&newUserActionType=createAccount&submit_createNew=Submithttp://exchange.americas.intranet/)

National Rollout FAQ please click [here](#).

Training Update for State Adopted NAIC Product Training

NAIC States already adopted NAIC training, updated add-on feature training effective 8/15/11:

- Colorado, Washington D.C., Indiana, Iowa, Kentucky, Maryland, North Dakota, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, Texas, West Virginia or Wisconsin
- Any producer that has submitted business and is licensed in one of these states will likely have gone through the ING Annuity Product Specific Training.
- As of August 15, any producer licensed in this state, and has already completed the ING product training, must take the add-on training prior to solicitation of a Secure or Envoy Series Product
 - Example: If an Iowa licensed agent submits an application signed by the client on or after Aug 15, the producer would have had to gone through the add on training for it to be accepted. If the producer has not taken the add on training, the application will not be accepted until the producer has gone through the appropriate training and the client will have to resign the app.
 - The brains shark link for the add-on feature training: <http://www.brains shark.com/inges/vu?pi=zFnz19gh1Zz272Az0>
- As of September 15, if a producer in one of these states has not taken the add on training, they will be required to retake the ING product training now offered on the Kaplan site.

ING Annuity Licensing/Commission Contact Information Update

ING is committed to making it easier to do business. Effective September 23, 2011, our licensing and commissions contact information will be consolidated into **one phone number and one e-mail address**. If you need help and have a licensing or commission question, please use the following contact information as of September 23, 2011:

**Annuity Business Relationship Team
Licensing/Commissions
Phone: 800-369-5305
Fax: 515-698-2010
Email: INGDS@us.ing.com**

If you are using any of the current contact information below, please update your contact information to the new information listed above for any future licensing or commission inquiries.

Annuity Commissions
Phone: 800-369-5307
Fax: 515-698-2012
Email: AnnuityCommissions@us.ing.com

Fixed Annuity Licensing
Phone: 800-369-5305
Fax: 515-698-2010
Email: fixed.annuity.licensing@us.ing.com

Variable Annuity Licensing
Phone: 800-235-5965
Fax: 515-698-2025
Email: licensing@us.ing.com

Updated Rates

Please click [here](#) to view updated rates effective **Wednesday, August 24, 2011**. We reserve the right to change credited rates as market conditions warrant.

Transition Rules for Rate change: ING USA must have current product applications with checks and 1035 Exchange/Qualified

Transfer paperwork signed and dated no later than **Tuesday August 23, 2011**. The paperwork must be received by ING USA no later than the close of market on **Tuesday August 30, 2011**. All product applications must be submitted with the corresponding product disclosure form. Please call our Sales Desk at 800-369-5301 or your Regional Wholesaler if you have any questions or need assistance with this transition.

Updated State Approval and Forms Charts

Please click [here](#) for state approval chart.

Please click [here](#) for forms chart.

ING Annuity and Asset Sales Desk 1-800-369-5301

Interest Rates/Participation Rates/Index Caps/Index Spreads subject to change. Products may vary by state and not be available in all states.

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