

ING USA Ann & Life Ins Co

Group Affiliation: ING USA Life Group
Address: 5780 Powers Ferry Road NW
 Atlanta GA 30327-4390
Phone: 515-698-7000

Domicile: IA
NAIC Number: 80942
Year Established: 1973
Company Type: Stock

Ratings

A.M. Best Company(Best's Rating, 15 ratings)	A (3)
Standard & Poor's(Fin. Strength, 20 ratings)	A- (7)
Moody's(Fin. Strength, 21 ratings)	A3 (7)
Fitch Ratings(Fin. Strength, 21 ratings)	A- (7)
Weiss(Safety Rating, 16 ratings)	B (5)
Comdex Ranking(Percentile in Rated Companies)	73

Assets & Liabilities

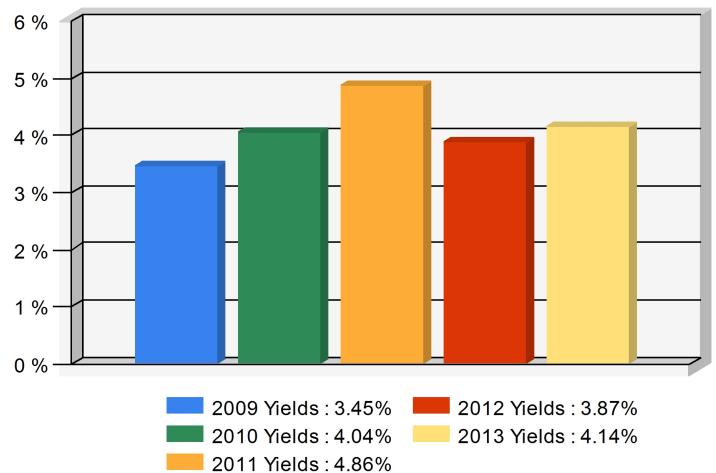
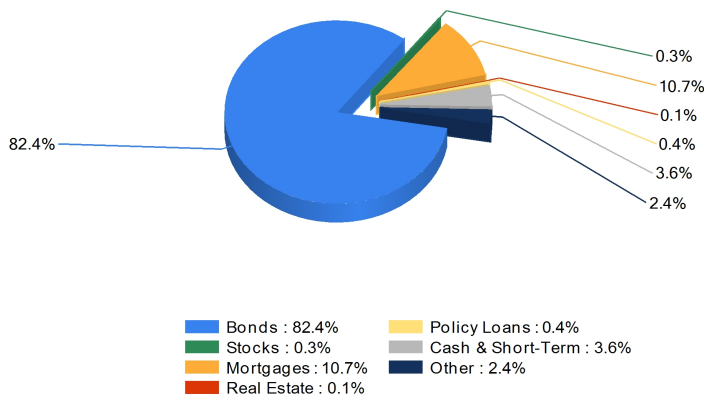
Total Admitted Assets	69,266,034
Total Liabilities	67,324,430
Separate Accounts	43,038,747
Total Surplus & AVR	1,978,740
As % of General Account Assets	7.5%

Invested Asset Distribution

Total Invested Assets 25,161,153

5 Year Investment Yields

5 Year Average 4.07%



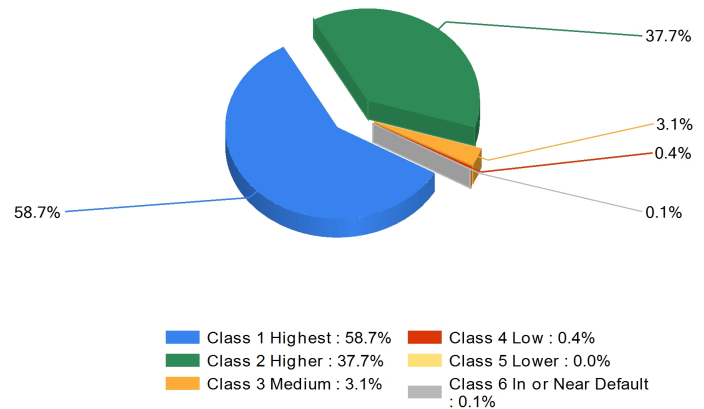
Non-Performing Assets

Bonds In or Near Default	0.8%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	0.8%
As a Percent of Invested Assets	0.1%

Bond Quality

Income & Earnings

Total Income	8,267,806
Net Premiums Written	6,164,927
Earnings Before Dividends and Taxes	1,877,527
Net Operating Earnings	1,077,031



A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Data for Year-End 2013 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of June 02, 2014.

Presented by: Rhonda Lewis, Annuity Marketing Services, 3368 Brentwood Dr, Baton Rouge, LA 70809 Phone: 225-930-0315 Email: missy.cobb@annuitymarketing.com

List of Possible Ratings

	A.M.Best	Standard & Poor's	Moody's	Fitch Ratings	Weiss
1.	A++ Superior	AAA Extremely Strong	Aaa Exceptional	AAA Exceptionally Strong	A+ Excellent
2.	A+ Superior	AA+ Very Strong	Aa1 Excellent	AA+ Very Strong	A Excellent
3.	A Excellent	AA Very Strong	Aa2 Excellent	AA Very Strong	A- Excellent
4.	A- Excellent	AA- Very Strong	Aa3 Excellent	AA- Very Strong	B+ Good
5.	B++ Very Good	A+ Strong	A1 Good	A+ Strong	B Good
6.	B+ Good	A Strong	A2 Good	A Strong	B Good
7.	B Fair	A- Strong	A3 Good	A- Strong	C+ Fair
8.	B- Fair	BBB+ Good	Baa1 Adequate	BBB+ Good	C Fair
9.	C++ Marginal	BBB Good	Baa2 Adequate	BBB Good	C- Fair
10.	C+ Marginal	BBB- Good	Baa3 Adequate	BBB- Good	D+ Weak
11.	C Weak	BB+ Marginal	Ba1 Questionable	BB+ Moderately Weak	D Weak
12.	C- DWeak	BB Marginal	Ba2 Questionable	BB Moderately Weak	D- Weak
13.	D Poor	BB- Marginal	Ba3 Questionable	BB- Moderately Weak	E+ Very Weak
14.	E Under State Supervision	B+ Weak	B1 Poor	B+ Weak	E Very Weak
15.	F In Liquidation	B Weak	B2 Poor	B Weak	E- Very Weak
16.		B- Weak	B3 Poor	B- Weak	F Failed
17.		CCC+ Very Weak	Caa1 Very Poor	CCC+ Very Weak	
18.		CCC Very Weak	Caa2 Very Poor	CCC Very Weak	
19.		CCC- Very Weak	Caa3 Very Poor	CCC- Very Weak	
20.		CC Extremely Weak	Ca Extremely Poor	CC Extremely Weak	
21.			C Lowest	C Distressed	