

Notice: Important Product Changes Effective October 23, 2006

At ING USA Annuity and Life Insurance Company, we believe in developing products that are most beneficial to your clients. Please take note of these important changes and if you have any questions please contact the ING Fixed Annuities Sales Desk at 1-800-369-5301.

ING Selectra® Multi-Strategy Annuity

- Selectra now offers two interest-crediting strategies:
 - Fixed-Rate Strategy
 - Monthly Average Index Strategy
- The ten year surrender charge schedule percentage has been reduced:

Current Schedule:	12%	12%	11%	10%	9%	8%	7%	6%	4%	2%	0%
Effective 10/23/06:	10%	10%	10%	10%	9%	8%	7%	6%	5%	4%	0%

ING Guarantee Choice Annuity

Replacing ING MultiSet Plus Annuity, ING Guarantee Choice Annuity offers:

- 5, 7 & 10 year interest rate guarantee periods
- Shorter 9 year surrender charge period
- Surrender Charge Continuation: If the contract is renewed within 30 days of the interest rate guarantee period expiration, the surrender charge will continue, not reset.

ING Secure Index Seven Annuity

The seven year surrender charge percentage schedule has been reduced:

Current Schedule:	12%	11%	10%	10%	9%	8%	7%	6%
Effective 10/23/06:	10%	10%	10%	10%	9%	8%	7%	0%

The following changes are applicable to:

- ING Selectra® Multi-Strategy Annuity
- ING Guarantee Choice Annuity
- ING Secure Index Opportunities Plus Annuity
- ING Secure Index Seven Annuity
- ING Secure Index Five Annuity

Death Benefit (not available in all states)

- Now owner driven
- If the owner dies:
 - In the first contract year, we pay the accumulation value less any premium bonus (if applicable) to the designated beneficiary.
 - After the first contract year, we pay the full accumulation value directly to the designated beneficiary.

Nursing Home/Terminal Illness Waiver (not available in all states)

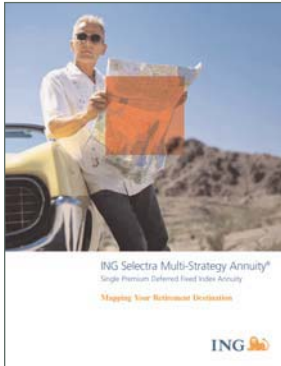
- After the first contract anniversary, surrender charges and market value adjustment waived if the owner:
 - Is hospitalized or confined to an eligible nursing home for at least 45 days during any continuous 60 day period.
 - Is diagnosed with a terminal illness (life expectancy 12 months or less).

Please see the revised Product Guide (130352) for additional changes such as Minimum Guaranteed Contract Values and Annuitization.



New Brochures and Product Guide Now Available

We've updated our product brochures and product guide to reflect the changes. Be sure to place your order today. Please note that not all products are available in all states. Please consult the State Approval Grid or call the Fixed Annuities Sales Desk at 1-800-369-5301.

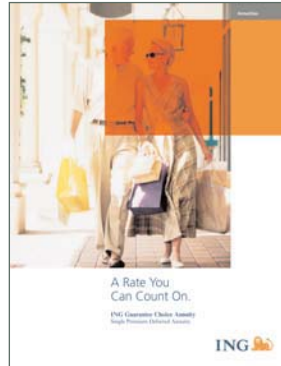


ING Selectra® Multi-Strategy Annuity

Order#: 139765

Kit#: 140205

Not yet available in: MD, MN, MS, NJ, NY, OR, PA, UT, WA



ING Guarantee Choice Annuity

Order#: 138958

Kit#: 140213

Not yet available in: IL, MA, MN, MS, NJ, NY, OR, PA, TX, WA

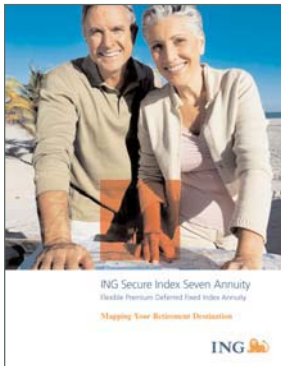


ING Secure Index Opportunities Plus Annuity

Order#: 139693

Kit#: 140219

Not yet available in: CT, DE, IL, MN, MS, NJ, NY, OR, PA, UT, WA

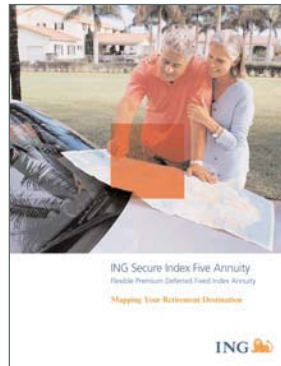


ING Secure Index Seven Annuity

Order#: 139764

Kit#: 140190

Not yet available in: DE, MA, MD, MN, MS, NJ, NY, OR, PA, UT, VT, WA



ING Secure Index Five Annuity

Order#: 139763

Kit#: 140198

Not yet available in: DE, IL, MA, MN, MS, NJ, NY, OR, PA, UT, WA



Product Guide

Order#: 130352

State approvals as of September 22, 2006. Please call the ING Fixed Annuities Sales Desk for updated information.

Interest Rates/Participation Rates/Interest Caps/Interest Spreads subject to change. Products/features not available in all states. Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59½, an additional 10% Federal penalty tax. Neither the company nor its agents and representatives can provide tax, legal or accounting advice. Clients should consult their own attorney or tax advisor about their specific circumstances. Withdrawals do not participate in index interest. Guarantees based on claims paying ability of the insurer.

IRAs and other qualified plans already provide tax deferral like that provided by an annuity. Additional features and benefits such as contract guarantees, death benefits and the ability to receive a lifetime income are contained within the annuity for a cost. Please be sure the features and costs of the annuity are right for you when considering the purchase of the annuity.



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Contracts issued by ING USA and Life Insurance Company,
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