ANNUITY INCOME PROPOSAL

Designed For:

Valued Client

123 Main Street
Phoenix, AZ 85021

IRA Income Proposal

October-09

Presented By:

Valued Producer
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Annuity Plan Information

Income Based On Single or Joint Lives	Single
Income Based On Life Of	Valued
Current Age	63
Desired Income Start Date	10/1/2016
Income Starts In Year	8
Age At Income Start	70
Plan For Annuity Income To Valued's Age*	100
Years Of Income In Plan*	31 (or more*)

* Note: Income continues for life even if it is beyond the 'end of plan' indicated in this proposal.

Annuity Income Objectives

1. **Transfer current IRA to a Fixed Index Annuity designed for Income**
2. **Earn a 5% up-front bonus on the accumulation and income account**
3. **Protect principal against any market losses but have upside potential on market gains.**
4. **Income account grows at 7% while in deferral**
5. **Trigger lifetime income benefit at age 70 to satisfy Minimum Required Distributions**

Annuity Product Recommendations

1 **ING - Secure Opportunities Plus** Premium: **$150,000**

In order to generate additional Required Income on a guaranteed basis, the product recommendation is the Secure Opportunities Plus Annuity with ING Life Insurance Company. This annuity has been illustrated with 5% premium bonus up-front. Annual interest is credited based on the hypothetical performance of the Annual Pt-Pt Cap strategy with a cap of 7%. The illustrated values are based on the historical results of the S&P 500 Index starting from 1970. This is for illustrative purposes only as the product was not available at that time. Past performance is not an indication of future results. These values do not reflect any surrender charges which may be incurred if the contract is terminated early.

It is further recommended to include the Lifetime Income rider at a cost of 0.4% per year. This rider includes a bonus of 5% and guarantees to credit a rate of 7% while in deferral for up to 10 years. It allows you to trigger a lifetime withdrawal benefit at a future date of your choice. Once the withdrawal benefit is triggered the withdrawal is guaranteed for life even if you exhaust the annuity value.The Income Account value is only used to determine the lifetime income payout amount. It is not a value that is available for withdrawal or surrender.

ING - Secure Opportunities Plus : Annuity Income Summary

Guaranteed Values

Annuity Premium + Bonus
$157,500

ING - Secure Opportunities Plus

Guaranteed Income Account Value (At End Of Year 7)

$252,911

To Generate Lifetime Income
(Income Starts in Year 8)

Guaranteed Annuity Income

First Year	Average	Last Year
$15,175	$15,175	$15,175

At End of Plan
(Assumes client(s) is still living)

Total Guaranteed Income Received:
$470,414

Current Savings To Be Used For Income

$150,000

+ Bonus $7,500

Annuity Contract Values

At Start of Income Payments
(At End Of Year 7)

Guaranteed Annuity Values

$151,811

Hypothetical Annuity Values

$199,910

Actual values may be higher or lower than this hypothetical example and will be determined by the performance of the Index Strategies chosen for your contract(s) over the years.

Hypothetical Projections

(Based on multiple strategies)

Annuity Premium + Bonus
$157,500

ING - Secure Opportunities Plus

Hypothetical Income Account Value (At End Of Year 7)

Values are based on current Index Strategy rates and the historical results of the S&P 500 Index starting from 1970. Past performance is no guarantee of future results.

$252,911

To Generate Lifetime Income
(Income Starts in Year 8)

Hypothetical Annuity Income

First Year	Average	Last Year
$15,175	$15,175	$15,175

At End of Plan
(Assumes client(s) is still living)

Total Hypothetical Income Received:
$470,414

The income shown on the left is guaranteed never to go down (assuming no other withdrawals from the contract). This income is guaranteed for the life of the individual(s) upon whom the contract is based. We have indicated a "Last Year" of the plan based on an assumed life expectancy but the income will continue if this individual is still living. If the income is based on a joint payout option, then the income will continue for as long as either of the individuals is still living. There is the possibility the income may go up if the Index strategies chosen perform well. The right hand side above shows a hypothetical example based on current rates and assuming actual S&P 500 results "looking back" over the number of years illustrated in this annuity income proposal. These results are not guaranteed.

ING - Secure Opportunities Plus : Annuity Income & Values by Year

Designed For: **Valued Client**

Guaranteed values assume a 0% index return. Hypothetical values are based on multiple strategy rates and the historical results of the S&P 500 Index starting from 1970.

			Guaranteed Values			Hypothetical Values			
End of Plan Year	Calendar Year	Age At Start of Year	Income Account Value	Min. Income Payments	Annuity Value	Income Account Value	Proj. Income Payments	Interest Credited	Annuity Value
1	2009	63	$168,525	$0	$156,843	$168,525	$0	0.09%	$156,984
2	2010	64	$180,322	$0	$156,139	$180,322	$0	7.00%	$167,220
3	2011	65	$192,944	$0	$155,387	$192,944	$0	7.00%	$178,120
4	2012	66	$206,450	$0	$154,581	$206,450	$0	0.00%	$177,315
5	2013	67	$220,902	$0	$153,720	$220,902	$0	0.00%	$176,453
6	2014	68	$236,365	$0	$152,798	$236,365	$0	7.00%	$187,819
7	2015	69	$252,911	$0	$151,811	$252,911	$0	7.00%	$199,910
8	2016	70	$252,911	$15,175	$138,302	$252,911	$15,175	0.00%	$183,724
9	2017	71	$252,911	$15,175	$125,590	$252,911	$15,175	1.06%	$169,314
10	2018	72	$252,911	$15,175	$112,624	$252,911	$15,175	7.00%	$163,846
11	2019	73	$252,911	$15,175	$99,398	$252,911	$15,175	7.00%	$157,996
12	2020	74	$252,911	$15,175	$85,908	$252,911	$15,175	0.00%	$141,810
13	2021	75	$252,911	$15,175	$72,148	$252,911	$15,175	7.00%	$134,417
14	2022	76	$252,911	$15,175	$58,113	$252,911	$15,175	7.00%	$126,507
15	2023	77	$252,911	$15,175	$43,797	$252,911	$15,175	1.40%	$111,866
16	2024	78	$252,911	$15,175	$29,195	$252,911	$15,175	7.00%	$102,377
17	2025	79	$252,911	$15,175	$14,301	$252,911	$15,175	7.00%	$92,224
18	2026	80	$252,911	$15,175	$0	$252,911	$15,175	2.03%	$77,581
19	2027	81	$252,911	$15,175	$0	$252,911	$15,175	7.00%	$65,693
20	2028	82	$252,911	$15,175	$0	$252,911	$15,175	7.00%	$52,972
21	2029	83	$252,911	$15,175	$0	$252,911	$15,175	0.00%	$36,785
22	2030	84	$252,911	$15,175	$0	$252,911	$15,175	7.00%	$22,041
23	2031	85	$252,911	$15,175	$0	$252,911	$15,175	4.46%	$6,116
24	2032	86	$252,911	$15,175	$0	$252,911	$15,175	7.00%	$0
25	2033	87	$252,911	$15,175	$0	$252,911	$15,175	0.00%	$0
26	2034	88	$252,911	$15,175	$0	$252,911	$15,175	7.00%	$0
27	2035	89	$252,911	$15,175	$0	$252,911	$15,175	7.00%	$0
28	2036	90	$252,911	$15,175	$0	$252,911	$15,175	7.00%	$0
29	2037	91	$252,911	$15,175	$0	$252,911	$15,175	7.00%	$0
30	2038	92	$252,911	$15,175	$0	$252,911	$15,175	7.00%	$0
31	2039	93	$252,911	$15,175	$0	$252,911	$15,175	0.00%	$0
32	2040	94	$252,911	$15,175	$0	$252,911	$15,175	0.00%	$0
33	2041	95	$252,911	$15,175	$0	$252,911	$15,175	0.00%	$0
34	2042	96	$252,911	$15,175	$0	$252,911	$15,175	7.00%	$0
35	2043	97	$252,911	$15,175	$0	$252,911	$15,175	7.00%	$0

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ING - Secure Opportunities Plus : Annuity Income & Values by Year

Designed For: **Valued Client**

Guaranteed values assume a 0% index return. Hypothetical values are based on multiple strategy rates and the historical results of the S&P 500 Index starting from 1970.

End of Plan Year	Calendar Year	Age At Start of Year	Guaranteed Values: Income Account Value	Guaranteed Values: Min. Income Payments	Guaranteed Values: Annuity Value	Hypothetical Values: Income Account Value	Hypothetical Values: Proj. Income Payments	Hypothetical Values: Interest Credited	Hypothetical Values: Annuity Value
36	2044	98	$252,911	$15,175	$0	$252,911	$15,175	3.00%	$0
37	2045	99	$252,911	$15,175	$0	$252,911	$15,175	7.00%	$0
38	2046	100	$252,911	$15,175	$0	$252,911	$15,175	3.52%	$0

Interest, Bonus & Strategy Assumptions for Illustrated Accumulation Values

The Secure Opportunities Plus has a 5% initial premium bonus and the interest is based on the Annual Pt-Pt Cap strategy with a cap of 7%.

Interest, Bonus & Deferral Assumptions for Illustrated Income Account Values

The Secure Opportunities Plus income account value includes a 5% bonus and a guaranteed interest rate of 7% for the first 7 years.

Important Additional Information

Your Plan Will Probably Change

The numerical figures and calculations contained in this proposal are based upon information we collected from you, financial institutions, and other sources. Every attempt has been made to ensure the accuracy of these figures based upon available information; however, retirement can (and hopefully will) last for many years and over that time many of the assumptions made within this proposal, such as rates of annual inflation, your spending habits and income requirements, achievable rates of return (for non-guaranteed elements of the plan), and in some cases fees and charges applicable to any specified financial or insurance products, may change. Implementing a plan may take several days or weeks, in which time it is possible that current values will change. Any of these changes could be either negative or positive. This is particularly true in the event that at some point in the future you experience a life event that significantly affects your financial situation. Therefore, this proposed plan is intended to provide you with a basis upon which to make decisions about your financial strategy during retirement, but the actual results cannot be guaranteed (the exception being any guarantees made by a specified financial institution or insurance company, whose *guarantees are based upon the claims paying ability of the specified insurance company)* . You should review your plan at least annually and compare actual results to the proposal and projected results so that you can make adjustments if neccessary.

Rates and Fees May Also Change

The calculations and results in this proposal that relate to a specific financial or insurance product are based upon our best understanding of the specifications of the product and current rates and fees at the time the plan is prepared; these are subject to change by the specific financial institution or insurance company prior to final execution of the plan, and may change throughout the course of your plan. *Calculations that relate to a specific financial or insurance product were not generated by the specific financial institution or insurance company and may not reflect all options or scenarios available to you.*

Be Sure That You Understand Everything

Annuities may impose charges for excess withdrawals or early contract surrender. IT IS VERY IMPORTANT THAT YOU CAREFULLY REVIEW FINANCIAL INSTITUTION AND/OR INSURANCE COMPANY PRODUCED AND AUTHORIZED CONSUMER BROCHURES, ILLUSTRATIONS, DISCLOSURES, AND PROSPECTUS WHEN CONSIDERING ANY INSURANCE OR INVESTMENT PRODUCT; please review these carefully and ask questions if you are unclear about anything, as financial and insurance products can be complex.

Not Legal or Tax Advice

Components of this proposal will impact your overall income tax situation in one form or another, either positively or negatively. Nothing in this plan should be construed as legal or tax advice, unless your advisor or agent is qualified to provide such advice. You should always consult a qualified legal or tax advisor or counsel when making major financial decisions.

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