

ING USA Announces Rate Decrease on Guarantee Choice 10 ONLY

Effective Wednesday, January 18, 2012, ING USA will be decreasing rates on the Guarantee Choice 10 year fixed annuity ONLY. In order to receive the current rates, ING USA must have current product applications with checks and 1035 Exchange/Qualified Transfer paperwork signed and dated no later than **Tuesday, January 17, 2012**. The paperwork must be received by ING USA no later than the close of market on **Tuesday, January 24, 2012**. All product applications must be submitted with the corresponding product disclosure form.

For 1035 Exchanges/Transfers, there is a 45-day rate lock from the date the rate change is effective.

**Please Contact Imeriti for More Information
800.921.3100**

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