

SERFF Tracking Number: HRTD-126165744 State: Arkansas  
Filing Company: ING Life Insurance and Annuity Company State Tracking Number: 42631  
Company Tracking Number: A050SP99(5/09)  
TOI: A06.11 Individual Annuities- Immediate Non- Sub-TOI: A06.11.000 Annuities - Immediate Variable and  
Variable and Variable Non-Variable  
Product Name: A050SP99(5/09)  
Project Name/Number: Revised Contract Schedule Page/A050SP99(5/09)

## Filing at a Glance

Company: ING Life Insurance and Annuity Company

Product Name: A050SP99(5/09) SERFF Tr Num: HRTD-126165744 State: Arkansas  
TOI: A06.11 Individual Annuities- Immediate SERFF Status: Closed-Approved- State Tr Num: 42631  
Non-Variable and Variable Closed  
Sub-TOI: A06.11.000 Annuities - Immediate Co Tr Num: A050SP99(5/09) State Status: Approved-Closed  
Variable and Non-Variable  
Filing Type: Form Reviewer(s): Linda Bird  
Disposition Date: 06/16/2009  
Authors: Patricia Smith, Nora Baranowski  
Date Submitted: 06/10/2009 Disposition Status: Approved-Closed  
Implementation Date: Implementation Date:

Implementation Date Requested: On Approval  
State Filing Description:

## General Information

Project Name: Revised Contract Schedule Page  
Project Number: A050SP99(5/09)  
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:  
Filing Status Changed: 06/16/2009

Deemer Date:  
Submitted By: Nora Baranowski  
Filing Description:  
Re: ING Life Insurance and Annuity Company,  
NAIC #86509, FEIN # 71-029478  
Revised Contract Schedule page - A050SP99(5/09)

Status of Filing in Domicile: Pending  
Date Approved in Domicile:  
Domicile Status Comments: Pending approval  
in our domicile state of Connecticut.  
Market Type: Individual  
Group Market Size:  
Group Market Type:  
Explanation for Other Group Market Type:  
State Status Changed: 06/16/2009  
Created By: Nora Baranowski  
Corresponding Filing Tracking Number:

By this description and related materials, ING Life Insurance and Annuity Company hereby submits this Contract

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Schedule page for informational purposes. It does not contain any unusual or possibly controversial items from normal company or industry standards.

The purpose of this informational filing is to revise the Contract Schedule page for the single premium immediate annuity contract A050SP99, approved by your Department on 3/29/99.

Due to current market conditions, customers should expect rather conservative returns from their variable portfolios. With this in mind, we would like to amend the Contract Schedule to lessen customer confusion while presently suspending the 5.0% assumed annual net return rate offering. This revision to the Contract Schedule provides flexibility in modifying the assumed annual net return rate selection/s at contract issuance.

We are currently offering a 3.5% assumed annual net return rate. We reserve the right to use the previous Contract Schedule if market conditions warrant.

Additionally, we've bracketed the mortality and expense charge. It is currently set at an annual effective rate of 1.25%, but we'd like to reserve the right to adjust this rate under certain circumstances.

This informational filing is submitted in final printed form, subject to only minor modification in paper stock, ink, border, company logo, and adaptation to computer printing and the possible inclusion of a barcode.

We appreciate your efforts and attention to this filing. Please do not hesitate to call me if you have any questions or need any additional information to help assist in your review at (860) 580-2810, or toll free at (800) 654-8065 (Ext. 580-2810) or Email: Nora.Baranowski@US.ING.COM.

## Company and Contact

### Filing Contact Information

Nora Baranowski, Nora.Baranowski@us.ing.com  
 One Orange Way 860-580-2810 [Phone]  
 Windsor, CT 06095 860-580-4844 [FAX]

### Filing Company Information

ING Life Insurance and Annuity Company	CoCode: 86509	State of Domicile: Connecticut
One Orange Way	Group Code: 229	Company Type:
Windsor, CT 06095	Group Name:	State ID Number:
(800) 654-8065 ext. [Phone]	FEIN Number: 71-0294708	

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$20.00  
Retaliatory? No  
Fee Explanation: Contract schedule page filing fee.  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
ING Life Insurance and Annuity Company	\$20.00	06/10/2009	28478011

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/16/2009	06/16/2009

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## Disposition

Disposition Date: 06/16/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	revised schedule page		Yes

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## Form Schedule

### Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	A050SP99(5/09)	Schedule Pages	revised schedule page	Initial		50.600	A050SP99 5-09.pdf

## Contract Schedule

### Separate Account

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#### Charges to Separate Account

A daily charge at an annual effective rate of [1.25%] for mortality and expense risk and profit (M & E) is deducted from any portion of the account value allocated to a Variable Annuity. A daily charge at an annual effective rate of up to 0.25% for administration is deducted from any portion of the account value allocated to a Variable Annuity.

#### Variable Annuity Assumed Annual Net Return Rate

If a Variable Annuity is chosen, we will offer an assumed annual net return rate/s of between 3.0% and 5.0%.

The daily net return rate factor for an assumed annual net return rate of [3.5%] per year is [0.9999058].

If the portion of a Variable Annuity payment for any Fund is not to decrease, the Annuity return factor under the Separate Account for that Fund must be:

- a) [4.75%] on an annual basis plus an annual return of up to [0.25%] to offset the administrative charge set at the time Annuity payments commence if an assumed annual net return rate of [3.5%] is chosen.

### Transfers

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**Maximum Number of Allowable Fund Transfers:** [Twelve per calendar Year]

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification		
<b>Comments:</b>		
<b>Attachment:</b>		
AR Compliance Cert.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> N/A to this schedule page filing.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Life & Annuity - Acturial Memo		
<b>Bypass Reason:</b> N/A to this schedule page filing.		
<b>Comments:</b>		

**STATE OF ARKANSAS**  
**CERTIFICATION OF COMPLIANCE**

CARRIER: ING Life Insurance and Annuity Company

FORM NUMBER(S): A050SP99(5/09)

FORM TITLE(S): Revised Contract Schedule page

I hereby certify that to the best of my knowledge and belief the above form submission complies with Rule and Regulation 19s10 as well as all applicable requirements for the State of Arkansas.



\_\_\_\_\_  
Signature of Officer or Representative

Nora Baranowski

\_\_\_\_\_  
Name  
Contract Analyst

\_\_\_\_\_  
Title and/or Business Affiliation

June 10, 2009

\_\_\_\_\_  
Date