

SERFF Tracking Number: INGD-126810270 State: Arkansas
 Filing Company: ING USA Annuity and Life Insurance Company State Tracking Number: 47337
 Company Tracking Number: IU-IA-3033(01/11) ET AL
 TOI: A07I Individual Annuities - Special Sub-TOI: A07I.001 Equity Indexed
 Product Name: IU-IA-3033(01/11) et al -- Contract Data Pages, Payment Plans Endorsements
 Project Name/Number: IU-IA-3033(01/11) et al -- Contract Data Pages, Payment Plans Endorsements/IU-IA-3033(01/11) et al -- Contract Data Pages, Payment Plans Endorsements

Filing at a Glance

Company: ING USA Annuity and Life Insurance Company

Product Name: IU-IA-3033(01/11) et al -- SERFF Tr Num: INGD-126810270 State: Arkansas

Contract Data Pages, Payment Plans
 Endorsements

TOI: A07I Individual Annuities - Special SERFF Status: Closed-Approved- State Tr Num: 47337
 Closed

Sub-TOI: A07I.001 Equity Indexed Co Tr Num: IU-IA-3033(01/11) ET State Status: Approved-Closed
 AL

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Karen Flieck, Alicia
 Gemelli, Christine Runkle-DiFonzo,
 Patricia Smith

Disposition Date: 11/19/2010

Date Submitted: 11/17/2010 Disposition Status: Approved-
 Closed

Implementation Date Requested: 12/31/2010

Implementation Date:

State Filing Description:

General Information

Project Name: IU-IA-3033(01/11) et al -- Contract Data Pages, Payment Status of Filing in Domicile: Authorized
 Plans Endorsements

Project Number: IU-IA-3033(01/11) et al -- Contract Data Pages, Date Approved in Domicile: 11/04/2010

Payment Plans Endorsements

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 11/19/2010

Explanation for Other Group Market Type:

State Status Changed: 11/19/2010

Deemer Date:

Created By: Alicia Gemelli

Submitted By: Karen Flieck

Corresponding Filing Tracking Number:

SERFF Tracking Number: *INGD-126810270* State: *Arkansas*
Filing Company: *ING USA Annuity and Life Insurance Company* State Tracking Number: *47337*
Company Tracking Number: *IU-IA-3033(01/11) ET AL*
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Project Name/Number: *IU-IA-3033(01/11) et al -- Contract Data Pages, Payment Plans Endorsements/IU-IA-3033(01/11) et al -- Contract Data Pages, Payment Plans Endorsements*

Filing Description:

RE: **ING USA Annuity and Life Insurance Company**

NAIC No.: 229-80942 FEIN No.: 41-0991508

Contract Data Pages 3 and 4, Form No. IU-IA-3033(01/11)

Contract Data Pages 3 and 4, Form No. IU-IA-3034(01/11)

Payment Plans Endorsement IU-RA-3098

Payment Plans Endorsement IU-RA-3101

Enclosed please find the above-referenced forms for your review and approval. Revised contract data pages 3 and 4 are intended to replace contract data pages 3 and 4 of their associated contract. The Payment Plans Endorsements are new and are not intended to revise or replace any forms previously filed with, or approved for use by, your Department. The revised contract data pages and Payment Plan Endorsements will be included in all new issues of the previously approved contract as described below. The forms do not contain any unusual or possibly controversial items from normal company or industry standards.

Contract Data Pages 3 and 4, Form No. IU-IA-3033(01/11)

Revised contract data pages 3 and 4 are intended to replace contract data pages 3 and 4 of individual Flexible Premium Deferred Annuity Contract, form no. IU-IA-3033(AR), approved by your Department on 5/2/06 under SERFF Tracking No. USPH-6HDMLG787. The submitted contract data pages change the Minimum Guaranteed Interest Rate applicable to the Fixed Rate Strategy from 1.50% to 1.00% and the definition of the Minimum Guaranteed Contract Value. The Minimum Guaranteed Contract Value is the minimum value required by the Standard Nonforfeiture Law.

Contract Data Pages 3 and 4, Form No. IU-IA-3034(01/11)

Revised contract data pages 3 and 4 are intended to replace contract data pages 3 and 4 of individual Flexible Premium Deferred Annuity Contract, form no. IU-IA-3034(AR), approved by your Department on 4/17/06 under SERFF Tracking No. USPH-6J8N2X705, with page 4 being subsequently refiled to reduce certain surrender charges and approved on 7/7/06 under SERFF Tracking No. USPH-6QKPS9799. The submitted contract data pages change the Minimum Guaranteed Interest Rate applicable to the Fixed Rate Strategy from 1.50% to 1.00% and the definition of the Minimum Guaranteed Contract Value. The Minimum Guaranteed Contract Value is the minimum value required by the Standard Nonforfeiture Law.

Payment Plans Endorsement IU-RA-3098 (for use with contract form IU-IA-3033)

Form IU-RA-3098 will be attached to previously approved individual Flexible Premium Deferred Annuity Contract, form no. IU-IA-3033(AR), as mentioned above. Minimum payments for annuitization will be based on an interest rate of 1% rather than 1.5%. The tables within the Payment Plans Endorsement also reflect this change. For qualified plans such as 401(k) and SEP IRAs, page 2-NU with sex distinct values for nonqualified plans will be replaced by page 2-U with

SERFF Tracking Number: *INGD-126810270* State: *Arkansas*
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Product Name: *IU-IA-3033(01/11) et al -- Contract Data Pages, Payment Plans Endorsements*
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unisex values.

Payment Plans Endorsement IU-RA-3101 (for use with contract form IU-IA-3034)

Form IU-RA-3101 will be attached to previously approved individual Flexible Premium Deferred Annuity Contract, form no. IU-IA-3034(AR) as mentioned above. Minimum payments for annuitization will be based on an interest rate of 1% rather than 1.5%. The tables within the Payment Plans Endorsement also reflect this change. For qualified plans such as 401(k) and SEP IRAs, page 2-NU with sex distinct values for nonqualified plans will be replaced by page 2-U with unisex values.

General Information

Actuarial materials – Enclosed are the actuarial addendums to the Statement of Actuarial Basis and accompanying nonforfeiture demonstrations for the submitted forms.

Statement of Variability – Information considered variable in the revised contract data pages submitted is enclosed in brackets and is described in the Statement of Variability for each document. We may change such variable material for new issues on a uniform and non-discriminatory basis only as described in the Statement of Variability without refiling.

Please note that changes in printing technology may alter slightly the format of the forms. We reserve the right to make such changes without refiling as well as to modify the officer's signature to reflect current company operations. Any such revisions will comply with applicable state requirements.

Domicile – These forms were approved in Iowa, our state of domicile, on November 4, 2010.

Thank you for your assistance with this filing. Your review and approval of this submission will be greatly appreciated. If you should you have any questions or require additional information, please do not hesitate to contact me.

Company and Contact

Filing Contact Information

Karen Flieck, Contract Analyst
1475 Dunwoody Drive

karen.flieck@us.ing.com
800-325-3792 [Phone] 4253925
[Ext]

West Chester, PA 19380

610-425-3520 [FAX]

SERFF Tracking Number: *INGD-126810270* State: *Arkansas*
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Filing Company Information

ING USA Annuity and Life Insurance Company CoCode: 80942 State of Domicile: Iowa
 1475 Dunwoody Drive Group Code: 229 Company Type:
 West Chester, PA 19380 Group Name: State ID Number:
 (800) 325-3792 ext. [Phone] FEIN Number: 41-0991508

Filing Fees

Fee Required? Yes
 Fee Amount: \$200.00
 Retaliatory? No
 Fee Explanation: \$50/form x 4 forms = \$200
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
ING USA Annuity and Life Insurance Company	\$200.00	11/17/2010	42024244

SERFF Tracking Number: *INGD-126810270* State: *Arkansas*
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/19/2010	11/19/2010

SERFF Tracking Number: INGD-126810270 State: Arkansas
Filing Company: ING USA Annuity and Life Insurance Company State Tracking Number: 47337
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Disposition

Disposition Date: 11/19/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *INGD-126810270* State: *Arkansas*
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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
Supporting Document	Statements of Variability		Yes
Form	Contract Data Pages		Yes
Form	Contract Data Pages		Yes
Form	Payment Plans Endorsement		Yes
Form	Payment Plans Endorsement		Yes

SERFF Tracking Number: *INGD-126810270* State: *Arkansas*
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Form Schedule

Lead Form Number: IU-IA-3033(01/11)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	IU-IA-3033(01/11))	Schedule	Contract Data Pages	Initial		0.000	IU-IA-3033(0111) Contract Data Page- FINAL.pdf
	IU-IA-3034(01/11))	Schedule	Contract Data Pages	Initial		0.000	IU-IA-3034(0111) Contract Data Page- FINAL.pdf
	IU-RA-3098(01/11))	Policy/Cont	Payment Plans ract/Fratern Endorsement	Initial		57.300	IU-RA-3098.pdf
	IU-RA-3101(01/11))	Policy/Cont	Payment Plans ract/Fratern Endorsement	Initial		57.600	IU-RA-3101.pdf
		al	Certificate: Amendmen t, Insert Page, Endorseme nt or Rider				
		al	Certificate: Amendmen t, Insert Page, Endorseme nt or Rider				

CONTRACT DATA PAGE

ANNUITANT: [John Doe]
SEX: [Male]
AGE: [35]
OWNER: [John Doe]
CONTRACT NUMBER: [TST522812]
CONTRACT DATE: [07/01/2010]
MATURITY DATE: [07/01/2070]
INITIAL PREMIUM PAID: [\$10,000.00]
STATE PREMIUM TAX PAID: [\$0.00]
INITIAL PREMIUM LESS PREMIUM TAX: [\$10,000.00]

INITIAL CREDITING STRATEGY ELECTION

This table reflects the initial election of the Strategies for your Initial Premium. The initial rates, caps, and spread shown apply to your Initial Premium and are guaranteed for the first Contract Year and may change thereafter as described in the Strategies section of this Contract. The rates in the table are used to determine the Accumulation Value of each Strategy. They are not used to determine the Minimum Guaranteed Contract Value or the Minimum Guaranteed Strategy Values.

	Fixed Rate Strategy	Point-to-Point Participation Index Strategy	Point-to-Point Cap Index Strategy	Monthly Average Index Strategy	Monthly Cap Index Strategy
Percentage of Initial Premium	[20%]	[20%]	[20%]	[20%]	[20%]
Amount of Initial Premium	[\$2,000]	[\$2,000]	[\$2,000]	[\$2,000]	[\$2,000]
Minimum Guaranteed Interest Rate	1.0%				
Initial Interest Rate	[3.0%]				
Initial Participation Rate		[60%]		[100%]	
Initial Index Cap			[7.0%]		
Initial Index Spread				[2.0%]	
Initial Monthly Cap					[3.0%]

CONTRACT DATA PAGE (cont.)

MINIMUM GUARANTEED CONTRACT VALUE

	Fixed Rate Strategy	Index Strategies
Initial Minimum Guaranteed Strategy Value Rate:	[3.00%]	[3.00%]

The **Minimum Guaranteed Contract Value** equals the sum of the Minimum Guaranteed Strategy Value of each Strategy.

The **Minimum Guaranteed Strategy Value** of each Strategy equals:

- (a) 87.5% of the portion of the Premium elected to the Strategy, less Premium Taxes, if applicable; plus
- (b) Any Re-elections into the Strategy; less
- (c) Any Re-elections and Surrenders taken from Accumulation Value in that Strategy; plus
- (d) Interest credited daily at the applicable Minimum Guaranteed Strategy Value Rate.

The initial Minimum Guaranteed Strategy Value Rates shown above are set on the Contract Date and will not change for the first nine Contract Years. On the ninth Contract Anniversary and on each Contract Anniversary thereafter, the **Minimum Guaranteed Strategy Value Rates** for all Strategies will be set equal to the average of the five-year Constant Maturity Treasury Rate for each day that it is reported by the Federal Reserve during the month of October in the calendar year preceding the calendar year of the Contract Anniversary, less 1.25%. The Minimum Guaranteed Strategy Value Rate for both the Fixed Rate Strategy and the Index Strategies will be rounded to the nearest 0.05% and will not be greater than 3.0% or less than 1.0%.

Re-elections and Surrender Adjustments

A Re-election of Accumulation Value will result in a pro-rata Re-election of the Minimum Guaranteed Strategy Value in the same proportion as the Accumulation Value being re-elected bears to the total Accumulation Value in the Strategy from which the Re-election is made.

Surrender of Accumulation Value from any Strategy will result in a dollar for dollar reduction of the Minimum Guaranteed Strategy Value of that Strategy equal to the amount of Accumulation Value Surrendered (excluding the amount of any Surrender Charges deducted, if any).

TABLE OF SURRENDER CHARGES

Contract Year	1	2	3	4	5	6 and later
Percentage	8%	7.5%	6.5%	5.5%	4.5%	0%

CONTRACT DATA PAGE

ANNUITANT: [John Doe]
SEX: [Male]
AGE: [35]
OWNER: [John Doe]
CONTRACT NUMBER: [TST763239]
CONTRACT DATE: [07/01/2010]
MATURITY DATE: [07/01/2070]
INITIAL PREMIUM PAID: [\$10,000.00]
STATE PREMIUM TAX PAID: [\$0.00]
INITIAL PREMIUM LESS PREMIUM TAX: [\$10,000.00]

INITIAL CREDITING STRATEGY ELECTION

This table reflects the initial election of the Strategies for your Initial Premium. The initial rates, caps, and spread shown apply to your Initial Premium and are guaranteed for the first Contract Year and may change thereafter as described in the Strategies section of this Contract. The rates in the table are used to determine the Accumulation Value of each Strategy. They are not used to determine the Minimum Guaranteed Contract Value or the Minimum Guaranteed Strategy Values.

	Fixed Rate Strategy	Point-to-Point Participation Index Strategy	Point-to-Point Cap Index Strategy	Monthly Average Index Strategy	Monthly Cap Index Strategy
Percentage of Initial Premium	[20%]	[20%]	[20%]	[20%]	[20%]
Amount of Initial Premium	[\$2,000.00]	[\$2,000.00]	[\$2,000.00]	[\$2,000.00]	[\$2,000.00]
Minimum Guaranteed Interest Rate	1.0%				
Initial Interest Rate	[3.0%]				
Initial Participation Rate		[60%]		[100%]	
Initial Index Cap			[7.0%]		
Initial Index Spread				[2.0%]	
Initial Monthly Cap					[3.0%]

CONTRACT DATA PAGE (cont.)

MINIMUM GUARANTEED CONTRACT VALUE

	Fixed Rate Strategy	Index Strategies
Initial Minimum Guaranteed Strategy Value Rate:	[3.00%]	[3.00%]

The **Minimum Guaranteed Contract Value** equals the sum of the Minimum Guaranteed Strategy Value of each Strategy.

The **Minimum Guaranteed Strategy Value** of each Strategy equals:

- (a) 87.5% of the portion of the Premium elected to the Strategy, less Premium Taxes, if applicable; plus
- (b) Any Re-elections into the Strategy; less
- (c) Any Re-elections and Surrenders taken from Accumulation Value in that Strategy; plus
- (d) Interest credited daily at the applicable Minimum Guaranteed Strategy Value Rate.

The initial Minimum Guaranteed Strategy Value Rates shown above are set on the Contract Date and will not change for the first seven Contract Years. On the seventh Contract Anniversary and on each Contract Anniversary thereafter, the **Minimum Guaranteed Strategy Value Rates** for all Strategies will be set equal to the average of the five-year Constant Maturity Treasury Rate for each day that it is reported by the Federal Reserve during the month of October in the calendar year preceding the calendar year of the Contract Anniversary, less 1.25%. The Minimum Guaranteed Strategy Value Rate for both the Fixed Rate Strategy and the Index Strategies will be rounded to the nearest 0.05% and will not be greater than 3.0% or less than 1.0%.

Re-elections and Surrender Adjustments

A Re-election of Accumulation Value will result in a pro-rata Re-election of the Minimum Guaranteed Strategy Value in the same proportion as the Accumulation Value being re-elected bears to the total Accumulation Value in the Strategy from which the Re-election is made.

Surrender of Accumulation Value from any Strategy will result in a dollar for dollar reduction of the Minimum Guaranteed Strategy Value of that Strategy equal to the amount of Accumulation Value Surrendered (excluding the amount of any Surrender Charges deducted, if any).

TABLE OF SURRENDER CHARGES

Contract Year	1	2	3	4	5	6	7	8 and later
Percentage	10%	10%	10%	10%	9%	8%	7%	0%

**ING USA
ANNUITY AND LIFE
INSURANCE COMPANY**

Payment Plans Endorsement

ING USA is a stock company domiciled in Iowa

The Contract to which this Payment Plans Endorsement (this "Endorsement") is attached is modified by the provisions of this Endorsement. The Endorsement's provisions shall control to the extent a conflict exists between this Endorsement and the Contract. This Endorsement is effective as of the Contract Date and remains in effect until the Contract is terminated.

The following provision replaces d) in the third paragraph of the **PAYMENT PLANS** provision found in Section 7 of the Contract.

- d) The minimum amounts payable for each of the Payment Plans described below are based on an interest rate of 1.0% annually. We may pay a higher interest rate at our discretion. Payments for Plan C are based on the Annuity 2000 Mortality Table. The minimum payments for Plans B and C assume annual payments with the first payment made one year after the Proceeds are applied to the Payment Plan.

The following table replaces the table found in the **Plan B. Fixed Period** provision found in Section 7.2 of the Contract.

Minimum Amount of Each Installment Per \$1,000 of Proceeds for Plan B

Years Payable	Annual Installment	Years Payable	Annual Installment	Years Payable	Annual Installment
10	105.58	17	64.26	24	47.07
11	96.45	18	60.96	25	45.41
12	88.85	19	58.05	26	43.87
13	82.41	20	55.42	27	42.45
14	76.90	21	53.03	28	41.12
15	72.12	22	50.86	29	39.90
16	67.94	23	48.89	30	38.75

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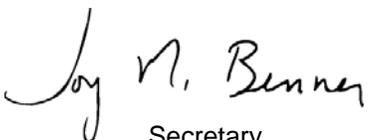
The following table replaces the table found in the **Plan C. Life Income** provision found in Section 7.3 of the Contract.

Minimum Amount of Each Installment Per \$1,000 of Proceeds for Plan C								
Male Annual Installment Guaranteed Period				Female Annual Installment Guaranteed Period				
Age of Payee	Life	10 Yrs.	20 Yrs.	Age of Payee	Life	10 Yrs.	20 Yrs.	
45	32.70	32.56	32.04	45	30.27	30.21	29.96	
46	33.39	33.24	32.65	46	30.87	30.80	30.51	
47	34.12	33.95	33.29	47	31.49	31.41	31.09	
48	34.89	34.68	33.94	48	32.15	32.06	31.68	
49	35.69	35.46	34.62	49	32.83	32.73	32.30	
50	36.52	36.26	35.31	50	33.55	33.43	32.95	
51	37.40	37.11	36.03	51	34.31	34.17	33.61	
52	38.33	37.99	36.77	52	35.10	34.94	34.31	
53	39.30	38.92	37.53	53	35.93	35.75	35.03	
54	40.32	39.89	38.32	54	36.81	36.60	35.77	
55	41.40	40.91	39.12	55	37.74	37.50	36.55	
56	42.54	41.99	39.93	56	38.71	38.44	37.34	
57	43.74	43.12	40.77	57	39.75	39.43	38.17	
58	45.03	44.31	41.61	58	40.84	40.48	39.02	
59	46.39	45.56	42.47	59	42.00	41.58	39.89	
60	47.84	46.88	43.33	60	43.23	42.74	40.78	
61	49.38	48.27	44.20	61	44.53	43.96	41.70	
62	51.03	49.73	45.07	62	45.92	45.25	42.62	
63	52.79	51.26	45.92	63	47.40	46.62	43.56	
64	54.68	52.87	46.77	64	48.97	48.06	44.50	
65	56.69	54.55	47.59	65	50.66	49.58	45.45	
66	58.84	56.31	48.39	66	52.46	51.19	46.38	
67	61.14	58.14	49.16	67	54.39	52.89	47.30	
68	63.59	60.03	49.89	68	56.46	54.68	48.19	
69	66.22	62.00	50.57	69	58.69	56.57	49.04	
70	69.02	64.03	51.21	70	61.10	58.55	49.86	
71	72.01	66.12	51.81	71	63.70	60.64	50.62	
72	75.21	68.25	52.35	72	66.52	62.82	51.33	
73	78.64	70.43	52.83	73	69.57	65.09	51.97	
74	82.31	72.65	53.27	74	72.87	67.44	52.55	
75	86.26	74.89	53.65	75	76.46	69.87	53.06	
76	90.50	77.13	53.98	76	80.34	72.36	53.50	
77	95.05	79.37	54.27	77	84.57	74.88	53.88	
78	99.96	81.59	54.51	78	89.16	77.43	54.21	
79	105.23	83.77	54.72	79	94.16	79.97	54.48	
80	110.91	85.89	54.88	80	99.61	82.47	54.70	

Factors for ages not shown will be supplied upon request.

All other provisions of the Contract remain unchanged.

Signed:

[]
Secretary

The following table replaces the table found in the **Plan C. Life Income** provision found in Section 7.3 of the Contract.

Minimum Amount of Each Installment Per \$1,000 of Proceeds for Plan C

Age of Payee	Annual Installment Guaranteed Period		
	Life	10 Yrs.	20 Yrs.
45	30.27	30.21	29.96
46	30.87	30.80	30.51
47	31.49	31.41	31.09
48	32.15	32.06	31.68
49	32.83	32.73	32.30
50	33.55	33.43	32.95
51	34.31	34.17	33.61
52	35.10	34.94	34.31
53	35.93	35.75	35.03
54	36.81	36.60	35.77
55	37.74	37.50	36.55
56	38.71	38.44	37.34
57	39.75	39.43	38.17
58	40.84	40.48	39.02
59	42.00	41.58	39.89
60	43.23	42.74	40.78
61	44.53	43.96	41.70
62	45.92	45.25	42.62
63	47.40	46.62	43.56
64	48.97	48.06	44.50
65	50.66	49.58	45.45
66	52.46	51.19	46.38
67	54.39	52.89	47.30
68	56.46	54.68	48.19
69	58.69	56.57	49.04
70	61.10	58.55	49.86
71	63.70	60.64	50.62
72	66.52	62.82	51.33
73	69.57	65.09	51.97
74	72.87	67.44	52.55
75	76.46	69.87	53.06
76	80.34	72.36	53.50
77	84.57	74.88	53.88
78	89.16	77.43	54.21
79	94.16	79.97	54.48
80	99.61	82.47	54.70

Factors for ages not shown will be supplied upon request.

The Contract to which this Endorsement is attached is further amended by deleting all references to "sex."

All other provisions of the Contract remain unchanged.

Signed:

[]
Secretary

**ING USA
ANNUITY AND LIFE
INSURANCE COMPANY**

Payment Plans Endorsement

ING USA is a stock company domiciled in Iowa

The Contract to which this Payment Plans Endorsement (this "Endorsement") is attached is modified by the provisions of this Endorsement. The Endorsement's provisions shall control to the extent a conflict exists between this Endorsement and the Contract. This Endorsement is effective as of the Contract Date and remains in effect until the Contract is terminated.

The following provision replaces d) in the third paragraph of the **PAYMENT PLANS** provision found in Section 7 of the Contract.

- d) The minimum amounts payable for each of the Payment Plans described below are based on an interest rate of 1.0% annually. We may pay a higher interest rate at our discretion. Payments for Plan C are based on the Annuity 2000 Mortality Table. The minimum payments for Plans B and C assume annual payments with the first payment made one year after the Proceeds are applied to the Payment Plan.

The following table replaces the table found in the **Plan B. Fixed Period** provision found in Section 7.2 of the Contract.

Minimum Amount of Each Installment Per \$1,000 of Proceeds or Cash Surrender Value for Plan B

Years Payable	Annual Installment	Years Payable	Annual Installment	Years Payable	Annual Installment
10	105.58	17	64.26	24	47.07
11	96.45	18	60.96	25	45.41
12	88.85	19	58.05	26	43.87
13	82.41	20	55.42	27	42.45
14	76.90	21	53.03	28	41.12
15	72.12	22	50.86	29	39.90
16	67.94	23	48.89	30	38.75

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The following table replaces the table found in the **Plan C. Life Income** provision found in Section 7.3 of the Contract.

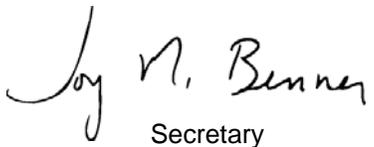
Minimum Amount of Each Installment Per \$1,000 of Proceeds or Cash Surrender Value for Plan C

Age of Payee	Male Annual Installment Guaranteed Period			Age of Payee	Female Annual Installment Guaranteed Period		
	Life	10 Yrs.	20 Yrs.		Life	10 Yrs.	20 Yrs.
45	32.70	32.56	32.04	45	30.27	30.21	29.96
46	33.39	33.24	32.65	46	30.87	30.80	30.51
47	34.12	33.95	33.29	47	31.49	31.41	31.09
48	34.89	34.68	33.94	48	32.15	32.06	31.68
49	35.69	35.46	34.62	49	32.83	32.73	32.30
50	36.52	36.26	35.31	50	33.55	33.43	32.95
51	37.40	37.11	36.03	51	34.31	34.17	33.61
52	38.33	37.99	36.77	52	35.10	34.94	34.31
53	39.30	38.92	37.53	53	35.93	35.75	35.03
54	40.32	39.89	38.32	54	36.81	36.60	35.77
55	41.40	40.91	39.12	55	37.74	37.50	36.55
56	42.54	41.99	39.93	56	38.71	38.44	37.34
57	43.74	43.12	40.77	57	39.75	39.43	38.17
58	45.03	44.31	41.61	58	40.84	40.48	39.02
59	46.39	45.56	42.47	59	42.00	41.58	39.89
60	47.84	46.88	43.33	60	43.23	42.74	40.78
61	49.38	48.27	44.20	61	44.53	43.96	41.70
62	51.03	49.73	45.07	62	45.92	45.25	42.62
63	52.79	51.26	45.92	63	47.40	46.62	43.56
64	54.68	52.87	46.77	64	48.97	48.06	44.50
65	56.69	54.55	47.59	65	50.66	49.58	45.45
66	58.84	56.31	48.39	66	52.46	51.19	46.38
67	61.14	58.14	49.16	67	54.39	52.89	47.30
68	63.59	60.03	49.89	68	56.46	54.68	48.19
69	66.22	62.00	50.57	69	58.69	56.57	49.04
70	69.02	64.03	51.21	70	61.10	58.55	49.86
71	72.01	66.12	51.81	71	63.70	60.64	50.62
72	75.21	68.25	52.35	72	66.52	62.82	51.33
73	78.64	70.43	52.83	73	69.57	65.09	51.97
74	82.31	72.65	53.27	74	72.87	67.44	52.55
75	86.26	74.89	53.65	75	76.46	69.87	53.06
76	90.50	77.13	53.98	76	80.34	72.36	53.50
77	95.05	79.37	54.27	77	84.57	74.88	53.88
78	99.96	81.59	54.51	78	89.16	77.43	54.21
79	105.23	83.77	54.72	79	94.16	79.97	54.48
80	110.91	85.89	54.88	80	99.61	82.47	54.70

Factors for ages not shown will be supplied upon request.

All other provisions of the Contract remain unchanged.

Signed:

[]
Secretary

The following table replaces the table found in the **Plan C. Life Income** provision found in Section 7.3 of the Contract.

Minimum Amount of Each Installment Per \$1,000 of Proceeds or Cash Surrender Value for Plan C

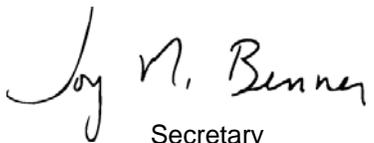
Age of Payee	Annual Installment Guaranteed Period		
	Life	10 Yrs.	20 Yrs.
45	30.27	30.21	29.96
46	30.87	30.80	30.51
47	31.49	31.41	31.09
48	32.15	32.06	31.68
49	32.83	32.73	32.30
50	33.55	33.43	32.95
51	34.31	34.17	33.61
52	35.10	34.94	34.31
53	35.93	35.75	35.03
54	36.81	36.60	35.77
55	37.74	37.50	36.55
56	38.71	38.44	37.34
57	39.75	39.43	38.17
58	40.84	40.48	39.02
59	42.00	41.58	39.89
60	43.23	42.74	40.78
61	44.53	43.96	41.70
62	45.92	45.25	42.62
63	47.40	46.62	43.56
64	48.97	48.06	44.50
65	50.66	49.58	45.45
66	52.46	51.19	46.38
67	54.39	52.89	47.30
68	56.46	54.68	48.19
69	58.69	56.57	49.04
70	61.10	58.55	49.86
71	63.70	60.64	50.62
72	66.52	62.82	51.33
73	69.57	65.09	51.97
74	72.87	67.44	52.55
75	76.46	69.87	53.06
76	80.34	72.36	53.50
77	84.57	74.88	53.88
78	89.16	77.43	54.21
79	94.16	79.97	54.48
80	99.61	82.47	54.70

Factors for ages not shown will be supplied upon request.

The Contract to which this Endorsement is attached is further amended by deleting all references to "sex."

All other provisions of the Contract remain unchanged.

Signed:

[]
 Secretary

SERFF Tracking Number: *INGD-126810270* State: *Arkansas*
 Filing Company: *ING USA Annuity and Life Insurance Company* State Tracking Number: *47337*
 Company Tracking Number: *IU-IA-3033(01/11) ET AL*
 TOI: *A071 Individual Annuities - Special* Sub-TOI: *A071.001 Equity Indexed*
 Product Name: *IU-IA-3033(01/11) et al -- Contract Data Pages, Payment Plans Endorsements*
 Project Name/Number: *IU-IA-3033(01/11) et al -- Contract Data Pages, Payment Plans Endorsements/IU-IA-3033(01/11) et al -- Contract Data Pages, Payment Plans Endorsements*

Supporting Document Schedules

	Item Status:	Status Date:
<p>Satisfied - Item: Flesch Certification</p> <p>Comments:</p> <p>Attachments:</p> <p>Readability Certification.pdf</p> <p>AR Rule 19 Cert.pdf</p>		

	Item Status:	Status Date:
<p>Satisfied - Item: Statements of Variability</p> <p>Comments:</p> <p>Attachments:</p> <p>Statement of Variability for IU-IA-3033.pdf</p> <p>Statement of Variability for IU-IA-3034.pdf</p>		

Readability Certificate

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I hereby certify that the form referenced below has been scored in its entirety using the Flesch Ease of Reading Test and has attained the score indicated. I further certify that, to the best of my knowledge and belief, said form complies with state readability requirements and is printed in not less than ten point type, one point leaded.

The readability score was calculated by computer. The software used for this calculation was Microsoft Word.

<u>Form Number</u>	<u>Title</u>	<u>Flesch Score</u>	<u>Sentences</u>	<u>Words</u>
IU-RA-3101	Flexible Premium Deferred Annuity Contract	57.6	20	867
IU-RA-3098	Flexible Premium Deferred Annuity Contract	57.3	21	874

ING USA Annuity and Life Insurance Company



Alice W. Su, FSA, MAAA
Vice President

November 1, 2010

Date

**ARKANSAS
POLICY FORM CERTIFICATION**

ING USA ANNUITY AND LIFE INSURANCE COMPANY

Form Number: IU-RA-3098, IU-RA-3101; IU-IA-3033(01/11); IU-IA-3034(01/11)

Form Title: Payment Plan Endorsements

By my signature below, I hereby certify that I have reviewed the enclosed policy forms and certify that the forms submitted meet the provisions of Rule 19 as well as all applicable requirements of the Arkansas Insurance Department.

Signed:



Patricia M. Smith
Assistant Secretary

November 17, 2010
Date

ING USA Annuity and Life Insurance Company
Statement of Variability for
Flexible Premium Deferred Annuity Contract
Contract Data Pages IU-IA-3033(01/11)

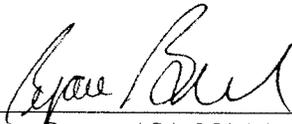
Contract Data Page 3

Item	Variability
Annuitant	Information enclosed within these brackets will be varied to the extent necessary to reflect "issue specific" information.
Sex	
Age	
Owner	
Contract Number	
Contract Date	
Maturity Date	
Initial Premium Paid	
State Premium Tax Paid	
Initial Premium Less Premium Tax	Dollar amount showing Initial Premium less any front-end premium tax paid.
Percentage of Initial Premium	Percentage of premium paid that is elected to each strategy. The sum of percentages of premium elected to all strategies offered will equal 100%.
Amount of Initial Premium	Initial Premium dollar amount that is elected to each Strategy.
Initial Interest Rate	Applies to the Fixed Rate Strategy only. It is the initial interest rate credited to the associated portion of the Initial Premium elected to the strategy. It is determined by us and guaranteed for the first 12 months. The Fixed Rate Strategy - Initial Interest Rate will never be less than the Fixed Rate Strategy - Minimum Guaranteed Interest Rate. The Fixed Rate Strategy - Initial Interest Rate is independent of the Fixed Rate Strategy - Minimum Guaranteed Strategy Value Rate.
Initial Participation Rate	Applies to the Point-to-Point Participation Index Strategy and the Monthly Average Index strategy, respectively. It is the initial percentage of the change in the Index that is used in calculating the Index Credit that will be applied to the associated portion of the Initial Premium elected to each strategy. It is determined by us for each strategy and guaranteed for the first 12 months. The Initial Participation Rate will range from 0% to 150%.
Initial Index Cap	Applies to the Point-to-Point Cap Index Strategy only. It is the initial maximum amount of any Index Credit that can be applied to the associated portion of the Initial Premium elected to the Strategy. It is determined by us and guaranteed for the first 12 months. The Initial Index Cap will range from 0% to 100%.

Initial Index Spread	Applies to the Monthly Average Index Strategy only. It is the amount subtracted from the result of the Index Change multiplied by the Participation Rate in calculating the Index Credit that will be applied to the associated portion of the Initial Premium elected to the strategy. It is determined by us and guaranteed for the first 12 months. The Initial Index Spread will range from 0% to 25%.
Initial Monthly Cap	Applies to the Monthly Cap Index Strategy only. It is the initial maximum amount of any monthly change in the Index that can be used in calculating the Index Credit that will be applied to the associated portion of the Initial Premium elected to the Strategy. It is determined by us and guaranteed for the first 12 months. The Initial Monthly Cap will range from 0% to 25%.

Contract Data Page (continued) 4

Fixed Rate Strategy - Initial Minimum Guaranteed Strategy Value Rate	Set on the Contract Date and will not change for the first nine contract years and will range from 1.0% to 3.0%. On the ninth contract anniversary and each contract anniversary thereafter, the Fixed Rate Strategy - Minimum Guaranteed Strategy Value Rate will be redetermined based on the five-year Constant Maturity Treasury as described on the Contract Data Page. The Fixed Rate Strategy - Minimum Guaranteed Strategy Value Rate is used only in the calculation of the Minimum Guaranteed Contract Value. The Fixed Rate Strategy - Minimum Guaranteed Strategy Value Rate is independent of the Fixed Rate Strategy - Minimum Guaranteed Interest Rate and the Fixed Rate Strategy - Initial Interest Rate.
Index Strategies - Initial Minimum Guaranteed Strategy Value Rate	Set on the Contract Date and will not change for the first nine contract years and will range from 1.0% to 3.0%. On the ninth contract anniversary and each contract anniversary thereafter, the Equity Indexed Strategies - Minimum Guaranteed Strategy Value Rate will be redetermined based on the five-year Constant Maturity Treasury as described on the Contract Data Page. The Equity Indexed Strategies - Minimum Guaranteed Strategy Value Rate is used only in the calculation of the Minimum Guaranteed Contract Value.



 Ryan Bruner, ASA, MAAA
 Senior Actuarial Associate – Product Development
 ING USA Annuity and Life Insurance Company

October 08, 2010
 Date

ING USA Annuity and Life Insurance Company
Statement of Variability for
Flexible Premium Deferred Annuity Contract
Contract Data Pages IU-IA-3034(01/11)

Contract Data Page 3

Item	Variability
Annuitant	Information enclosed within these brackets will be varied to the extent necessary to reflect "issue specific" information.
Sex	
Age	
Owner	
Contract Number	
Contract Date	
Maturity Date	
Initial Premium Paid	
State Premium Tax Paid	Appears as zero unless contract is issued in a state where front-end premium taxes are applied. A dollar amount showing the amount of premium tax deducted from the Initial Premium is shown here.
Initial Premium Less Premium Tax	Dollar amount showing Initial Premium less any front-end premium tax paid.
Percentage of Initial Premium	Percentage of premium paid that is elected to each strategy. The sum of percentages of premium elected to all strategies offered will equal 100%.
Amount of Initial Premium	Initial Premium dollar amount that is elected to each Strategy.
Initial Interest Rate	Applies to the Fixed Rate Strategy only. It is the initial interest rate credited to the associated portion of the Initial Premium elected to the strategy. It is determined by us and guaranteed for the first 12 months. The Fixed Rate Strategy - Initial Interest Rate will never be less than the Fixed Rate Strategy - Minimum Guaranteed Interest Rate. The Fixed Rate Strategy - Initial Interest Rate is independent of the Fixed Rate Strategy - Minimum Guaranteed Strategy Value Rate.
Initial Participation Rate	Applies to the Point-to-Point Participation Index Strategy and the Monthly Average Index strategy, respectively. It is the initial percentage of the change in the Index that is used in calculating the Index Credit that will be applied to the associated portion of the Initial Premium elected to each strategy. It is determined by us for each strategy and guaranteed for the first 12 months. The Initial Participation Rate will range from 0% to 150%.
Initial Index Cap	Applies to the Point-to-Point Cap Index Strategy only. It is the initial maximum amount of any Index Credit that can be applied to the associated portion of the Initial Premium elected to the Strategy. It is determined by us and guaranteed for the first 12 months. The Initial Index Cap will range from 0% to 100%.

Initial Index Spread	Applies to the Monthly Average Index Strategy only. It is the amount subtracted from the result of the Index Change multiplied by the Participation Rate in calculating the Index Credit that will be applied to the associated portion of the Initial Premium elected to the strategy. It is determined by us and guaranteed for the first 12 months. The Initial Index Spread will range from 0% to 25%.
Initial Monthly Cap	Applies to the Monthly Cap Index Strategy only. It is the initial maximum amount of any monthly change in the Index that can be used in calculating the Index Credit that will be applied to the associated portion of the Initial Premium elected to the Strategy. It is determined by us and guaranteed for the first 12 months. The Initial Monthly Cap will range from 0% to 25%.

Contract Data Page (continued) 4

Fixed Rate Strategy - Initial Minimum Guaranteed Strategy Value Rate	Set on the Contract Date and will not change for the first seven contract years and will range from 1.0% to 3.0%. On the seventh contract anniversary and each contract anniversary thereafter, the Fixed Rate Strategy - Minimum Guaranteed Strategy Value Rate will be redetermined based on the five-year Constant Maturity Treasury as described on the Contract Data Page. The Fixed Rate Strategy - Minimum Guaranteed Strategy Value Rate is used only in the calculation of the Minimum Guaranteed Contract Value. The Fixed Rate Strategy - Minimum Guaranteed Strategy Value Rate is independent of the Fixed Rate Strategy - Minimum Guaranteed Interest Rate and the Fixed Rate Strategy - Initial Interest Rate.
Index Strategies - Initial Minimum Guaranteed Strategy Value Rate	Set on the Contract Date and will not change for the first seven contract years and will range from 1.0% to 3.0%. On the seventh contract anniversary and each contract anniversary thereafter, the Equity Indexed Strategies - Minimum Guaranteed Strategy Value Rate will be redetermined based on the five-year Constant Maturity Treasury as described on the Contract Data Page. The Equity Indexed Strategies - Minimum Guaranteed Strategy Value Rate is used only in the calculation of the Minimum Guaranteed Contract Value.



 Ryan Bruner, ASA, MAAA
 Senior Actuarial Associate – Product Development
 ING USA Annuity and Life Insurance Company

July 28, 2010
 Date