

ING FIXED ANNUITIES COMMISSION SCHEDULE EFFECTIVE 06/11/2007
GENERAL AGENT (GA)
(FORMERLY KNOWN AS MGA II)

ING USA Annuity and Life Insurance Company
 Fixed Annuities Sales Desk: 800-369-5301



This schedule amends and supersedes the schedule dated 03/26/2007 and all previous schedules. This schedule can only be interpreted in conjunction with the addendum language released on 06/11/2007 which follows this schedule.* For trail commissions, percentage noted is an annual percentage paid quarterly.

INDEXED ANNUITIES

ING Secure Index Five No overrides paid on trail commissions.					
		Year 1		Years 2-4	
Option		Upfront	Trail	Upfront	Trail
Ages 0-80	A	4.00%	0.25%	2.00%	0.25%
	B	2.75%	0.50%	1.37%	0.50%
	C	1.50%	0.75%	0.75%	0.75%
	D	1.50%	0.75%	0.75%	0.75%

ING Secure Index Seven No overrides paid on trail commissions.					
		Year 1		Years 2-5	
Option		Upfront	Trail	Upfront	Trail
Ages 0-80	A	5.00%	0.25%	2.75%	0.25%
	B	4.50%	0.35%	2.47%	0.35%
	C	3.75%	0.50%	2.06%	0.50%
	D	1.25%	1.00%	0.68%	1.00%

ING Secure Index Opportunities Plus No overrides paid on trail commissions.			
		Year 1	
Option		Upfront	Trail
Ages 0-80	A	8.00%	0.25%
	B	6.50%	0.50%
	C	4.00%	0.91%
	D	3.50%	1.00%

ING Secure Index Outlook No overrides paid on trail commissions.			
		Year 1	
Option		Upfront	Trail
Ages 0-80	A	6.00%	0.25%
	B	4.50%	0.50%
	C	2.00%	0.91%
	D	2.00%	0.91%

ING Secure Index (Original) No overrides paid on trail commissions.					
		Year 1		Years 2-5	
Option		Upfront	Trail	Upfront	Trail
Ages 0-80	A	5.00%	0.25%	2.75%	0.25%
	B	4.50%	0.35%	2.47%	0.35%
	C	3.75%	0.50%	2.06%	0.50%
	D	1.25%	1.00%	0.68%	1.00%

ING Selectra No overrides paid on trail commissions.			
		Year 1-3	
Option		Upfront	Trail
Ages 0-80	A	8.00%	0.25%
	B	6.50%	0.50%
	C	4.00%	0.91%
	D	3.50%	1.00%

PAYOUT ANNUITY

SPIA (Immediate) Ages 0-100	
Option	Upfront
A	3.00%

MULTI-YEAR GUARANTEE ANNUITIES

ING Guarantee Choice Annuity No overrides paid on trail commissions.			
		Ages 0-80	
Option		Upfront	Trail
5 Year	A	3.00%	-
	B	2.25%	0.25%
	C	1.50%	0.50%
	D	1.50%	0.50%
7 Year	A	4.00%	-
	B	3.00%	0.25%
	C	2.00%	0.50%
	D	2.00%	0.50%
10 Year	A	5.00%	-
	B	3.50%	0.25%
	C	2.00%	0.50%
	D	2.00%	0.50%

ING MultiSet Plus No overrides paid on trail commissions.			
		Ages 0-80	
Option		Upfront	Trail
5 Year	A	2.00%	-
	B	1.25%	0.25%
	C	0.50%	0.50%
	D	0.50%	0.50%
6 Year	A	2.00%	-
	B	1.25%	0.25%
	C	0.50%	0.50%
	D	0.50%	0.50%
7 Year	A	2.50%	-
	B	1.50%	0.25%
	C	0.50%	0.50%
	D	0.50%	0.50%
8 Year	A	2.50%	-
	B	1.50%	0.25%
	C	0.50%	0.50%
	D	0.50%	0.50%
9 Year	A	4.00%	-
	B	2.50%	0.25%
	C	1.00%	0.50%
	D	1.00%	0.50%
10 Year	A	5.00%	-
	B	3.50%	0.25%
	C	2.00%	0.50%
	D	2.00%	0.50%

If changing between terms, the commission is based on the new term commission rate. Commission upon renewal of a new term is 1/2 of the first term rate. (No renewal commission in IN.) If Option B, C or D is selected, no upfront commission will be paid upon renewal, and trails will continue into the renewal term.

RELIASTAR LIFE INSURANCE COMPANY OF NY

Classic Choice NY Ages 0-80			
Option		Upfront	Trail
Year 1	A	1.90%	-

Commission upon renewal of a new term is 1/2 of the first term rate.

Classic Flex NY					
		Year 1		Years 2-5	
Option		Upfront	Trail	Upfront	Trail
Ages 0-80	A	5.00%	-	3.33%	-

* Certain products or terms may not be available at all times. Contact the Fixed Annuities Sales Desk at 800-369-5301 for current product offerings.

ADDENDUM

GENERAL PROVISIONS AFFECTING COMMISSIONS:

1. Payment of commission is subject to the provisions of the Agent's/Broker's Contract and the rules of the Companies as amended from time to time.
2. Unless otherwise identified, commissions are payable on each contract on which premium has been applied, issued and is in force.
3. Commission reduction may apply to special interest rate offerings.
4. For trail commissions percentage noted is an annual percentage paid quarterly. Trails are paid on the accumulation value of the contract beginning in the 15th month and paid for the life of the contract.
5. Commission (including trails) is 100% vested for the life of the contract.

COMMISSION OVERRIDES:

1. Commissions shown will be reduced by the amount of any commissions paid/credited to agents/brokers appointed by you.
2. Override commissions are generally payable on each contract which has been issued, which is in force, and on which premium has been applied. In certain states, override commissions are not payable unless you are contracted and appointed with the company. For a list of these states, please go to the ING distributor website, www.ingvfc.com.
3. We will continue to pay override commissions earned on subsequent premiums added to contracts written by agents affiliated with your agency at the time the contract is issued, even if the agent terminates his/her affiliation with your agency after the contract is issued.
4. All overrides are paid upfront. There are no overrides paid on trail commissions.

COMMISSION CHARGEBACKS:

1. If, during the first contract year, the Owner surrenders the annuity contract, or takes a partial withdrawal which exceeds the penalty-free amount available on the contract, commissions paid or credited during that first contract year will be charged back per the schedule shown below.
2. If the Owner annuitizes the annuity contract during the first contract year (SPIA excluded), commissions on all premiums paid during the first contract year will be charged back per the schedule shown below.
3. The chargeback calculations will be based on the elapsed time (measured in full months) from the date of issue until the date of surrender, withdrawal, or, if applicable, the effective date of the annuitization.

Chargeback Schedule for Surrenders and Partial Withdrawals:

Contract Months 1-6: 100% Chargeback

Contract Months 7-12: 50% Chargeback

Contract Months 13+: 0% Chargeback

4. For ING Secure Index Opportunities Plus and ING Secure Index Outlook there will be a 50% chargeback of the total commission in the event of the owner's death in the first contract year. For all other products, no commission chargeback in the event that a death benefit is payable within the first contract year.

COMMISSION HOLD PROCEDURE:

In addition to those states which require delivery receipts in all cases, delivery receipts are also required when the initial premium for a contract generates a commission greater than \$30,000. The portion of the commission payable on a contract that exceeds \$30,000 will be released thirty (30) days after the Des Moines Administrative Office receives the signed Delivery Receipt.

INTERNAL REPLACEMENT:

We reserve the right to reduce or not pay commissions on internal rollovers, transfers or ING affiliated company replacements. Call the Fixed Annuities Sales Desk at 800-369-5301 for a list of ING affiliated companies, program details and information related to specific internal replacement rate percentages.