

# ING in Italy

## 2006 VIP Club

Florence, Italy

April 11-16, 2007

### Say "Ciao" to ING VIP Club 1/1/2006 to 12/31/2006

**Top 70 qualifiers will stay at The Grand Hotel  
and Westin Excelsior Hotel in Florence**

**(minimum \$2,000,000 Fixed Annuity  
Premium & 5 Cases)**

Say "Ciao" to Florence, Italy ... the most beautiful city  
... in the most beautiful region ... of one of the most  
beautiful countries in the world.

Explore the spectacular Tuscany countryside. Enjoy the  
art of Dante, Donatello, and da Vinci. Experience a  
reward unlike any we have ever offered our VIP agents.  
Qualify for ING VIP Club and see for yourself.

1. VIP Club credit is based on fixed annuity premium applied to contracts issued 1-1-2006 to 12-31-2006 less any free-look period surrenders on these contracts for ING USA Annuity and Life Insurance Company. New York production is not eligible for qualification.
2. All premium must be received in 2006. Business not processed prior to cut-off dates will not count toward qualification.
3. All licensed agents appointed with ING USA are eligible to qualify unless otherwise limited by their supervising firm. Agent appointment must be active at the time of the trip.
4. One qualification per agent. Personal production only. No combination of sales among multiple agents. Agents in partnership must qualify individually. Qualification credit is given only to the writing agent on a policy. Split cases count per the split.
5. Trip consists of two round-trip airfares from the qualifier's home city and hotel accommodations, double occupancy, special amenities and company sponsored activities. Qualifiers may bring one adult guest (18 or older).
6. Participation is by invitation only. Invitations are extended on the company's sole discretion. Qualifiers must attend on stated dates. Travel restrictions may apply. No substitutions. No financial or other consideration for non-attendees. Extra costs as a result of deviating from designated airfare, hotel, meals, functions, etc. must be paid by the qualifier. Awards are not transferable.
7. Trip value is reported as income to the qualifier. 1099s will be issued.
8. We reserve the right to exclude agents that qualify for another ING trip.
9. We reserve the right to alter or end this program at any time.