

# up

What goes

doesn't have to come

# down.

**Fixed Index Annuities.** Protection from stock market free falls.

ANNUITIES



Your future. Made easier.<sup>SM</sup>

The market goes up.  
And down. And up.  
And down again.

Sound familiar? Fixed index annuities protect your assets from stock market free falls and provide potential for interest credit based on the performance of a market index.

Call me today for more information.

**Contract is issued by ING USA Annuity and Life Insurance Company.** Guarantees are based on the claims-paying ability of ING USA Annuity and Life Insurance Company. Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59½, an additional 10% Federal penalty tax. Withdrawals do not participate in index interest. Neither the company nor its agents and representatives can provide tax, legal or accounting advice. Clients should consult their own attorney or tax advisor about their specific circumstances.

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