

## SUITABILITY PROFILE (DEFERRED ANNUITIES ONLY)

ING USA Annuity and Life Insurance Company, Des Moines, IA  
 ReliaStar Life Insurance Company of New York, Woodbury, NY  
 ING Life Insurance and Annuity Company, Windsor, CT  
*Members of the ING family of companies*  
 Customer Service Center: 909 Locust St., Des Moines, IA 50309-2899



The purpose of this profile is to help ensure that the annuity you are purchasing is appropriate based on your financial situation and long-term goals and that you understand certain features of the annuity. Please complete this profile in its entirety and submit it with your application.

## A. OWNER/JOINT OWNER INFORMATION

Owner Name \_\_\_\_\_ Are you actively employed? ☐ Yes ☐ No

SSN/TIN \_\_\_\_\_ Current Age \_\_\_\_\_ Issue State \_\_\_\_\_ Anticipated Retirement Age \_\_\_\_\_

Joint Owner Name \_\_\_\_\_ Are you actively employed? ☐ Yes ☐ No

SSN/TIN \_\_\_\_\_ Current Age \_\_\_\_\_ Anticipated Retirement Age \_\_\_\_\_

## B. FINANCIAL OBJECTIVES AND CONSIDERATIONS

- Why are you considering purchasing this annuity? *(Check all that apply.)*  
☐ Immediate Income ☐ Income Features ☐ Lifetime Income ☐ Capital Preservation ☐ Death Benefit ☐ Tax Deferral  
☐ Minimum Guarantees ☐ Pass Assets to Beneficiaries ☐ Other \_\_\_\_\_
- Which financial products do you own or have you previously owned? *(Check all that apply.)*  
☐ Variable Annuities ☐ Fixed Annuities ☐ Fixed Index Annuities ☐ Stocks/Bonds/Mutual Funds  
☐ Certificate of Deposit (CD) ☐ Life Insurance
- Indicate the source(s) of funds to be used for the purchase of the annuity. *(Check all that apply.)*  
☐ Employer Retirement Plan ☐ Individual Variable Annuities ☐ Individual Fixed Annuities ☐ Individual Fixed Index Annuities  
☐ Stocks/Bonds/Mutual Funds ☐ Certificate of Deposit (CD) ☐ Savings/Checking/Money Market ☐ Life Insurance  
☐ Other \_\_\_\_\_
- If the source of funds is an annuity or life insurance policy, please explain how this new annuity better meets your objectives. \_\_\_\_\_
- If the source of funds is an annuity or life insurance policy, is there a surrender charge? . . . . . ☐ Yes ☐ No  
 • If "Yes," what is the surrender charge on each contract being replaced? Contract 1 \_\_\_\_\_ % Contract 2 \_\_\_\_\_ %  
 Contract 3 \_\_\_\_\_ % Contract 4 \_\_\_\_\_ %

## C. FINANCIAL INFORMATION (Income/Expenses)

- Approximate current monthly household income \$ \_\_\_\_\_/mo  
 • Including, but not limited to salary, Social Security payments, pension/retirement benefits, investment and rental income  
 • Do not include income currently earned on the money that will be used to purchase this annuity
- Approximate current monthly household living expenses \$ \_\_\_\_\_/mo  
 • Including, but not limited to housing, transportation, insurance, food, healthcare and taxes (include property, income, and FICA taxes)
- Disposable income (current monthly household income minus current monthly household expenses) \$ \_\_\_\_\_/mo
- After the purchase of this annuity, will you have sufficient income to meet or exceed your monthly expenses? . . . . . ☐ Yes ☐ No
- a. The surrender period of the annuity applied for is \_\_\_\_\_ years  
 b. Do you anticipate any significant increase in living expenses or decrease in your household's monthly income during the surrender period? . . . . . ☐ Yes ☐ No  
 • Examples of a reduction in household income might be retirement or a lower pension payment  
 • Examples of increases in living expenses might be housing, medical, nursing home, assisted living, or travel expenses  
 • If you answered "Yes" to 5.b., please explain. (If possible, approximate when you anticipate changes in income, living expenses, and the amount.) \_\_\_\_\_
- Is the annuity purchase payment more than four (4) times your annual income? . . . . . ☐ Yes ☐ No

#### D. FINANCIAL INFORMATION (Net Worth/Liquid Assets)

1. Approximate household net worth \$ \_\_\_\_\_
  - Total current value of household assets, including the purchase payment for the annuity to be purchased, but excluding primary residence and any personal belongings or personal property such as jewelry, furnishings, and vehicles
  - Minus total debt (not including mortgage(s) or debt owed on the primary residence)
2. In purchasing this annuity, what percentage of your net worth (excluding your home) will be used? \_\_\_\_\_ %  
(Divide the annuity purchase amount by the amount in question 1 above to calculate this percentage.)
3. Approximate household liquid assets \$ \_\_\_\_\_
  - Include assets that can be easily converted to cash without penalty, such as checking, savings, money market accounts, and securities that can be sold without fees or penalty
  - Do not include any personal belongings or personal property such as jewelry, furnishings, and vehicles
4. What percentage of your liquid assets does this annuity represent? \_\_\_\_\_ %  
(If liquid assets were used to purchase the annuity, divide the annuity purchase amount by the amount in question 3 above to calculate this percentage.)
5. After purchasing this annuity, how much of your liquid assets will remain? \$ \_\_\_\_\_
6. Do you anticipate any significant changes in your liquid assets or net worth during the surrender period? . . . . . ☐ Yes ☐ No
  - If "Yes," please explain the anticipated changes (include, if possible, when you anticipate the changes to occur and the approximate amount of the anticipated changes in income, living expenses or liquid assets).
7. Total value of all annuities **(include the purchase of this annuity)** \$ \_\_\_\_\_
  - What is the total accumulation/annuitization value of all annuities you own with this and other companies?

#### E. OTHER CONSIDERATIONS (Note: Withdrawals may be subject to federal/state income tax and, if taken prior to age 59½, an additional 10% federal penalty tax.)

1. Federal income tax bracket: \_\_\_\_\_ %
2. Nursing home or assisted living facility
  - Does the owner reside in a nursing home or assisted living facility? . . . . . ☐ Yes ☐ No
3. Do you understand that if you take money out of this annuity in excess of the penalty-free withdrawal amount in the contract during the surrender charge period, you will incur a surrender charge? . . . . . ☐ Yes ☐ No
4. If there is any additional relevant information the producer should know before making a final recommendation (i.e., expected major life changes, beneficiary needs, anticipated future changes in income and expenses, etc.), please explain. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

#### F. OWNER ACKNOWLEDGEMENT

By signing below, I acknowledge that I reviewed the product-specific disclosure form with my producer and that I understand the costs and features of the annuity I am purchasing. In addition, I acknowledge the information I provided is complete and accurate to the best of my knowledge. I further acknowledge that neither ING USA Annuity and Life Insurance Company, ReliaStar Life Insurance Company of New York, or ING Life Insurance and Annuity Company nor its representatives offer legal or tax advice. I have been advised to consult my personal tax adviser or lawyer with any questions or concerns. I believe the annuity I am applying for is suitable based on my insurance needs and financial objectives.

➡ Owner Signature \_\_\_\_\_ Date \_\_\_\_\_

➡ Joint Owner Signature (If applicable) \_\_\_\_\_ Date \_\_\_\_\_

#### G. PRODUCER ACKNOWLEDGEMENT

By signing below, I acknowledge that I believe that the annuity for which the owner(s) is applying is suitable to the financial needs and objectives of the owner(s). I base this belief on the information the owner(s) provided and on everything I know at this time. In addition, I have verified the identity of the owner(s) and believe that the identity information the owner(s) provided to me is true and accurate.

➡ Producer Signature \_\_\_\_\_ Date \_\_\_\_\_