

ING U.S. Insurance Company Ratings* from Leading Agencies

Each of the ING U.S. Insurance Companies' financial strength ratings is investment grade. Ratings from each agency are highlighted in the table below. Ratings are as of March 7, 2012, and are subject to change.

	Fitch Ratings	Standard & Poor's	Moody's	A.M. Best
SECURE	AAA = Exceptionally Strong	AAA = Extremely Strong	Aaa = Exceptional	A++ = Superior
	AA+ = Very Strong	AA+ = Very Strong	Aa1 = Excellent	A+ = Superior
	AA = Very Strong	AA = Very Strong	Aa2 = Excellent	A = Excellent
	AA- = Very Strong	AA- = Very Strong	Aa3 = Excellent	A- = Excellent
	A+ = Strong	A+ = Strong	A1 = Good	B++ = Good
	A = Strong	A = Strong	A2 = Good	B+ = Good
	A- = Strong	A- = Strong	A3 = Good	
	BBB+ = Good	BBB+ = Adequate	Baa1 = Adequate	
	BBB = Good	BBB = Adequate	Baa2 = Adequate	
	BBB- = Good	BBB- = Adequate	Baa3 = Adequate	
VULNERABLE	BB+ = Moderately Weak	BB+ = Marginal	Ba1 = Questionable	B = Fair
	BB = Moderately Weak	BB = Marginal	Ba2 = Questionable	B- = Fair
	BB- = Moderately Weak	BB- = Marginal	Ba3 = Questionable	C++ = Marginal
	B+ = Weak	B+ = Weak	B1 = Poor	C+ = Marginal
	B = Weak	B = Weak	B2 = Poor	C = Weak
	B- = Weak	B- = Weak	B3 = Poor	C- = Weak
	CCC = Very Weak	CCC+ = Very Weak	Caa1 = Very Poor	D = Poor
	CC = Extremely Weak	CCC = Very Weak	Caa2 = Very Poor	E = Under Regulatory Supervision
	C = Distressed	CCC- = Very Weak	Caa3 = Very Poor	F = In Liquidation
		CC = Extremely Weak	Ca = Extremely Poor	
		C = Lowest		

* Ratings apply to the financial strength and claims-paying ability of ING Life Insurance and Annuity Company, ING USA Annuity and Life Insurance Company, Security Life of Denver Insurance Company, ReliaStar Life Insurance Company and ReliaStar Life Insurance Company of New York, and their General Accounts, and not to the safety or performance of the separate accounts or underlying investments.

At the time of the printing of this material, the published rating(s) were based on the following:

- Fitch assigns ratings from AAA to C based on a company's financial strength. A- is the seventh highest of 19 ratings.
- Standard & Poor's assigns ratings from AAA to CC based on a company's financial security. A- is the seventh highest of 20 ratings.
- Moody's Investor Service (Moody's) assigns ratings from Aaa to C based on a company's financial security. Ratings falling within the "Secure" category are noted by Moody's as "Investment Grade," whereas ratings contained within the "Vulnerable" category are noted as "Speculative Grade." A3 is the seventh highest of 21 ratings.
- A.M. Best Company assigns ratings from A++ to F based on a company's financial strength and ability to meet obligations to contract holders. A is the third highest of 15 ratings.

Independent rating services evaluate insurance company financial strength. The ratings relate to an insurance company's ability to meet its claims and guarantees. The assets and rankings of ING Groep N.V. have no impact on the issuing insurance company's ability to meet its obligations or upon the performance of its products.

NYSE: ING <http://ing.us>

ING Life Insurance and Annuity Company (Windsor, CT), ING USA Annuity and Life Insurance Company (Des Moines, IA), Security Life of Denver Insurance Company (Denver, CO), ReliaStar Life Insurance Company (Minneapolis, MN), ReliaStar Life Insurance Company of New York (Woodbury, NY). Within the state of New York, only ING Life Insurance and Annuity Company and ReliaStar Life Insurance Company of New York are admitted and issue products. All companies are members of the ING family of companies. All guarantees are based on the financial strength and claims-paying ability of the issuing insurance company, who is solely responsible for all obligations under its policies. C12-0308-003R (03/12)

