



Date: May 14, 2010

From: ING U.S. Compliance

## Arkansas Annuity Training Certification

Effective July 15, 2010, the Arkansas Insurance Department (“the Department”) will require all licensed producers soliciting annuities in the State of Arkansas to complete a 4 hour annuity training course addressing the suitability and mechanics of annuity products. In addition, licensed producers will be required to complete a 4 hour annuity training course annually in order to continue to solicit annuities in the State of Arkansas. The initial 4 hour training course must be completed prior to soliciting annuity products in the State of Arkansas effective July 15, 2010. The annual 4 hour annuity continuing education course will also be required prior to soliciting annuity products beyond the expiration date of the initial annuity training.

**Effective July 15, 2010 ING USA Annuity and Life Insurance Company, ReliaStar Life Insurance Company, and ING Life Insurance and Annuity Company will not issue annuity contracts for agents who have not fulfilled the annuity training requirements as outlined by the Arkansas Insurance Department. ING annuity products solicited without first fulfilling the Arkansas Annuity Training requirement will be returned for contract re-solicitation.**

Please review the following example outlining when producers must complete the Arkansas Annuity Training requirement in order to sell, solicit, or negotiate the sale of annuity products:

- *Agent completes the initial 4 hour annuity training on July 15, 2010.*
- *Agent is eligible to solicit indexed and non-indexed annuity products on July 15, 2010 through July 15, 2011.*
- *Prior to issuance, Agent must provide a copy of the approved provider’s certificate of completion to his or her distribution channel. The date of completion on the certificate must be on or prior to the date of solicitation.*
- *To solicit annuity products after July 15, 2011, Agent must complete the annual 4 hour annuity training course prior to solicitation.*

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**INDEXED ANNUITY PRODUCERS:** Completion of indexed product training will continue to be required prior to solicitation of indexed annuities until July 15, 2010. ING indexed annuity products solicited without first fulfilling the indexed product training requirement will be returned for contract re-solicitation. Beginning July 15, 2010, the Arkansas Annuity Training course must be completed prior to soliciting ING indexed and non-indexed annuity products.

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The annuity training course can be accessed through approved third-party education providers. At the time of this announcement, the following courses have been approved as meeting the Arkansas Annuity Training requirements:

Course Name	Provider	Phone
Rule 82 - Suitability in Annuity Transaction	Quest Continuing Education Solutions	(877) 593-3366
Arkansas Rule 82 Annuity Suitability	Success CE	(949) 706-9453
Annuity Suitability Issues and Standards under Arkansas Rule 82	WebCE LP	(800) 488-9308

If you need assistance with your Arkansas Annuity Training or have questions surrounding the requirements, please contact the approved vender or the Department at 800-282-9134.

To confirm your completion of the Arkansas Annuity Training course, please fax the approved provider's certification of completion to your primary distribution channel. If you have questions specific to annuity products offered by the ING companies or ING's administration of Arkansas Annuity Training Certification requirement, please call your primary distribution channel. Fax and phone numbers are listed below.

**ING Financial Solutions (Variable and Registered Fixed Annuities)**

Phone: 800-235-5965

Fax: 515-698-2025

**ING Financial Solutions (Non Registered Fixed Annuities)**

Phone: 800-369-5305

Fax: 515-698-2010

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