

ING Fixed Annuities Producer Training Course FAQs

WHY?

Q: Why do I have to take this training course?

A: ING USA Annuity and Life Insurance Company and ReliaStar Life Insurance Company of New York (collectively referred to as "ING") requires specified producers selling its fixed annuities products review the course material and tests to gain a better fundamental understanding of fixed index annuities and what elements drive their performance. ING wants to present current ING and industry views on client suitability and best business practices for producers, raise a producer's level of professionalism in the fixed index annuity industry, and help producers be better prepared to recommend products that are suitable for a client's financial needs and goals.

Q: I know others colleagues that do business with ING Fixed Annuities that don't have to take this course? Why did I get singled out to take this?

A: A majority of the independent producers who write fixed annuities business with ING are required to take this course. Only selected producers who do business through broker dealers or participated in a recent Iowa Insurance Division training course were exempt from this program.

Q: Is this test legally required? If not, why is this being required?

A: No. This is an internal educational program. ING, however, has made this test mandatory for all of its producers selling fixed annuities. ING is requiring the training in order to lead the industry in promoting sound and ethical business practices and to better equip agents with important tools required to build our business. Failure to do so will lead to termination of a producer's contract to sell ING Fixed Annuities products.

Q: Are other companies requiring a course like this as well? Do I get CE education credits?

A: While not all companies are requiring this type of training, some are. Some producers who attended the live CE class at one of our ING Road Shows this year received one (1) classroom CE credit for their attendance, depending on their state. However, the training is not approved for any online CE credit.

HOW?

Q: How is ING going to know if I took it or not?

A: ING will regularly update its list of producers who have met the requirements for the course, whether via online options or through a live lesson at an ING Road Show. Once a producer has met the requirements, they will no longer receive communications about the program.

Q: How many questions do I have to get right to pass?

A: To successfully pass each lesson of the course, the participant must answer 80% of the questions right. If that total is not met, they will be able to retake the test until they have achieved a satisfactory score. The test results will list what questions were answered incorrectly.

Q: How long is this training going to take me?

A: It will take approximately one hour to view and complete the online course.

WHAT/WHERE/WHEN?

Q: What will happen if I don't complete the course?

A: ING is asking all producers take the test before January 31, 2008. If this date is not met, ING will send a warning letter in February to discuss potential dismissal the following month. A termination letter will arrive in early March to notify producers there is less than a month to go to take the course. If producers still have not taken the course by March 31, ING will terminate the producer's contract to sell ING Fixed Annuities products.

Q: What options do I have to take this course?

A: Log onto www.INGTrainingCenter.com to view the course material and take the three tests online. If a producer attends the CE presentation of an ING Road Show, they will be counted as having completed the course, too.

Q: What happens if I don't have a computer or I can't attend a Road Show?

A: Contact our Fixed Annuities Sales Desk at (800) 369-5301. We will provide you with a printed version of each lesson and test. You will be able to complete each test manually and then submit it to ING to make sure you have achieved a satisfactory score of 80% on each test.

Q: What do I receive when completing the course? Am I able to show this to the client?

A: Once producers have completed the three lessons and passed all three tests, they will be provided a letter of completion which they can download and print for their records. This letter of completion is specifically for Agent Use Only, and should not be provided to a client.

WHO?

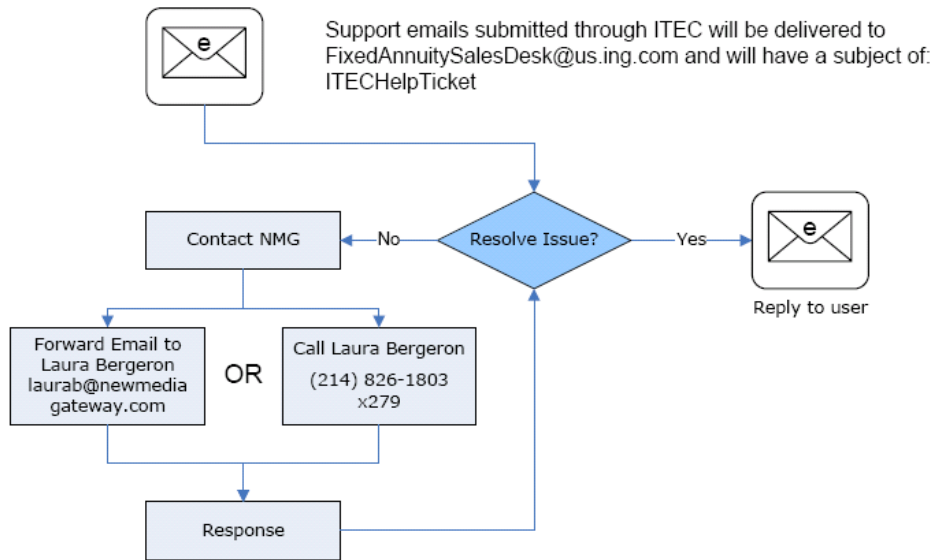
Q: Who do I call if I have any problems with any aspect of the testing?

A: Please call the Fixed Annuities Sales Desk at (800) 369-5301 for any questions you may have. There is a copy of the support workflow:

ING Training & Education Center (ITEC) Support Workflow

This process will be in place for the first 4 weeks post launch of the ITEC site

Email Support



Phone Support

