



January 1, 2004

Dear Contract Owner:

On January 1, 2004, USG Annuity & Life Company merged into its affiliated company, ING USA Annuity and Life Insurance Company. Enclosed is an endorsement to your contract that reflects this change. This endorsement should be kept with your records. Your rights, benefits and obligations continue unaffected by this merger.

While our name is changing, what remains constant is our commitment to you, and to fulfilling all of our contractual obligations to you. ING USA Annuity and Life Insurance Company is dedicated to providing first-rate service, diverse product options, state-of-the-art technological support and exceptional communications to all of our customers. You can count on ING to help you achieve your financial goals.

Enclosed is a question and answer page that helps explain the changes. If you have any other questions, please contact our ING Service Center at 1-800-369-5303 or visit our website at www.ingannuities.com.

Sincerely,

A handwritten signature in black ink, appearing to read "Keith Gubbay". The signature is fluid and cursive, with a long, sweeping underline.

Keith Gubbay
President, ING USA Annuity and Life Insurance Company

ING Service Center
P.O. Box 1337
Des Moines, IA 50305-1337

127547