

Individual Application for Annuity Contract

ING Life Insurance and Annuity Company
 Central Rollover Unit
 PO Box 990063
 Hartford, CT 06199-0063

This application is to be used with the prospectus for "Individual Deferred Variable Annuity Contracts for: Individual Retirement Annuities and Simplified Employee Pension Plans".

Customer Information	1. Name of Applicant (Last, First, Middle Initial)		Social Security No.	
	Street Address (No. & Street)		Home Phone No.	
			Work Phone No.	
	City/Town		State	
			ZIP	
	2. <input type="checkbox"/> Male <input type="checkbox"/> Female		3. <input type="checkbox"/> Married <input type="checkbox"/> Single	4. Number of Dependents
	5. Birth date		6. Planned Retirement Age	7. Occupation
	8. Employer Name and Address		9. If you are associated with a FINRA* member, please list the affiliation (*Financial Industry Regulatory Authority).	
	10. What are your Investment Objectives? <input type="checkbox"/> Tax Deferral <input type="checkbox"/> Safety of Principal <input type="checkbox"/> Long Term Capital Growth <input type="checkbox"/> Income <input type="checkbox"/> Other: _____			
	11. Amount of Life Insurance <input type="checkbox"/> None <input type="checkbox"/> \$1-100,000 <input type="checkbox"/> More than \$100,000			
12. Amount of Savings <input type="checkbox"/> None <input type="checkbox"/> \$1-5,000 <input type="checkbox"/> \$5,001-10,000 <input type="checkbox"/> More than \$10,000				
13. Annual Income <input type="checkbox"/> \$1-10,000 <input type="checkbox"/> \$10,001-25,000 <input type="checkbox"/> \$25,001-40,000 <input type="checkbox"/> \$40,001-50,000 <input type="checkbox"/> More than \$50,000				
Account Information	14. Type of plan and section of Internal Revenue Code under which the plan will qualify: <input type="checkbox"/> Traditional IRA 408(b) <input type="checkbox"/> Roth IRA <input type="checkbox"/> SEP 408(k): Name of Plan: _____			
	15. Replacement Information Do you have existing individual annuity contracts or individual life insurance policies? <input type="checkbox"/> Yes <input type="checkbox"/> No Will this Contract change or replace any existing Life Insurance or Annuity Contracts? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, provide carrier name and account number: <table style="width:100%; border: none;"> <tr> <td style="border: none; width: 70%;">Carrier Name</td> <td style="border: none; width: 30%;">Account No.</td> </tr> </table>			Carrier Name
Carrier Name	Account No.			
<i>Please refer to the prospectus.</i>	16. Complete only for IRA Rollover. Payout will be <input type="checkbox"/> Deferred <input type="checkbox"/> Immediate Rollover Amount \$ _____ (If Immediate Annuity, please complete the ING Settlement Election.)			
	17. Complete only for Installment Contribution. Payment Frequency <input type="checkbox"/> Annual <input type="checkbox"/> Semi-annual <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly <input type="checkbox"/> Automatic Bank Check Plan (Attach forms) Installment Amount \$ _____ The initial contribution is for the tax year ending December 31, _____			

Internal Use Only	Corrections and Amendments: Errors and omissions may be corrected by the Company. Written consent of the applicant is required for the following: Change in plan, age at issue, birthdate, classification, amount, extra benefits and allocation altered or omitted. <i>(N/A in West Virginia)</i>				
	Accepted By				
Beneficiary Information	Primary Name	Relationship	Social Security No.	Birth date	
	Primary Name	Relationship	Social Security No.	Birth date	
	Contingent Name	Relationship	Social Security No.	Birth date	
	Contingent Name	Relationship	Social Security No.	Birth date	
Explanation of Variable Annuity Contract	<p>Before entering into this agreement, please read the following carefully. <i>(Complete details are in the prospectus.)</i></p> <ul style="list-style-type: none"> • This variable annuity contract is intended as a long-term retirement plan. • Variable benefits cannot be predicted or guaranteed as to a dollar amount. • A daily deduction is made from the variable portion of the contract values. This charge is for investment management expenses and the contract guarantees. • A maintenance fee may be deducted from the value of the contract each year. • If any part of this contract is surrendered, there may be deferred sales charges deducted from the surrendered amount. • Once annuity payments begin, they can only be stopped if provided by your contract. 				
Anti-Fraud Statement	Certain state insurance regulators require the following statement: Any person who knowingly or with intent to injure, defraud, or deceive any insurance company, submits an application or files a statement of claim containing any false, incomplete, or misleading information is guilty of insurance fraud, as determined by a court of competent jurisdiction.				
Signature and Additional Information <i>The contract effective date will be the date of applicant's signature.</i>	Special Requests				
	Please read the information below and sign in the space provided.				
	I represent that the answers given on this application are true and complete to the best of my knowledge and belief. I acknowledge receipt of prospectus number 75988, dated _____, as well as current prospectuses pertaining to all variable and other registered investment options under the contract.				
	<input type="checkbox"/> I wish to receive a Statement of Additional Information for the current prospectuses. I understand that annuity payments and termination values (if any) provided by this contract, when based on the investment experience of a separate account, are variable and not guaranteed as to a fixed dollar amount. However, fixed and/or general account funds will not vary and are guaranteed as to a fixed dollar amount. I understand that when I make future changes to my investment accounts, I have full responsibility for determining that these changes are consistent with my existing investment objectives.				
Dated at <i>(City and State)</i>			Date <i>(mm/dd/yyyy)</i>		
Signature of Witness		Signature of Applicant <i>(Contract Holder)</i>			
Producer Information	Name	ILIAC Office and Producer Codes	Percentage of Participation		
	Name	ILIAC Office and Producer Codes	Percentage of Participation		
	Do you have any reason to believe any existing life insurance or annuity contracts will be modified or replaced if this contract is issued? <input type="checkbox"/> Yes <input type="checkbox"/> No				
	Social Security No.		Work Phone No.		
	By your signature below, you certify that you have reviewed the details of the client's retirement program and believe the contract applied for is suitable for that program.				
Signature of Agent					

ING Life Insurance and Annuity Company	Send Documents to: Central Rollover Unit Attn: IRA New Business PO Box 990063 Hartford, CT 06199-0063
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Investment Options (only one may be elected)

Account rebalancing and/or DCA does not ensure a profit or a guarantee against loss in a declining market.

Account rebalancing program
 I elect the account rebalancing program (if elected check one of the boxes)
 monthly quarterly semi-annually annually

With this program, amounts in the variable investment options are reallocated, as frequently as you elect above, to reflect the percentages indicated below.

Dollar Cost Averaging (DCA)
 I elect DCA for a period of 6 12 24 36 months. DCA program will commence immediately following purchase payment.
 Transfer \$ _____ monthly quarterly semi-annually annually
 Source Fund _____ (any variable investment option)

- _____ % [076] AIM V.I. Capital Appreciation Fund
- _____ % [079] AIM V.I. Core Equity Fund
- _____ % [085] AllianceBernstein Growth & Income Portfolio
- _____ % [101] Calvert Social Balanced Portfolio
- _____ % [133] Fidelity® VIP II Contrafund® Portfolio
- _____ % [108] Fidelity® VIP Equity-Income Portfolio
- _____ % [109] Fidelity® VIP Growth Portfolio
- _____ % [107] Fidelity® VIP Overseas Portfolio
- _____ % [073] Franklin Small Cap Value Securities Fund
- _____ % [440] ING American Century Small-Mid Cap Value Portfolio
- _____ % [830] ING Atrio Foreign Portfolio
- _____ % [008] ING Balanced Portfolio, Inc.
- _____ % [436] ING Baron Small Cap Growth Portfolio
- _____ % [2015] ING BlackRock Large Cap Growth Portfolio
- _____ % [050] ING BlackRock Science and Technology Opportunities Portfolio
- _____ % [1613] ING Clarion Global Real Estate Portfolio
- _____ % [264] ING Davis New York Venture Value
- _____ % [001] ING Growth and Income Portfolio
- _____ % [035] ING Index Plus LargeCap Portfolio
- _____ % [053] ING Index Plus MidCap Portfolio
- _____ % [052] ING Index Plus SmallCap Portfolio
- _____ % [004] ING Intermediate Bond Portfolio
- _____ % [1551] ING International Index Portfolio
- _____ % [228] ING International Value Portfolio
- _____ % [435] ING JPMorgan Mid Cap Value Portfolio
- _____ % [106] ING Legg Mason Aggressive Growth
- _____ % [1201] ING Lord Abbett Affiliated Portfolio
- _____ % [1413] ING Marsico Growth Portfolio
- _____ % [616] ING MFS Total Return Portfolio
- _____ % [081] ING MidCap Opportunities Portfolio
- _____ % [003] ING Money Market Portfolio
- _____ % [432] ING Oppenheimer Global Portfolio
- _____ % [422] ING Oppenheimer Strategic Income
- _____ % [041] ING Opportunistic LargeCap Portfolio
- _____ % [439] ING PIMCO Total Return Portfolio
- _____ % [1213] ING Pioneer Equity Income Portfolio
- _____ % [772] ING Pioneer Fund Portfolio

- _____ % [1220] ING Pioneer High Yield Portfolio
- _____ % [1214] ING Pioneer Mid Cap Value Portfolio
- _____ % [2713] ING Russell™ Large Cap Growth Index Portfolio
- _____ % [2709] ING Russell™ Large Cap Value Index
- _____ % [080] ING SmallCap Opportunities Portfolio
- _____ % [042] ING Small Company Portfolio
- _____ % [747] ING Solutions 2015
- _____ % [759] ING Solutions 2025
- _____ % [762] ING Solutions 2035
- _____ % [765] ING Solutions 2045
- _____ % [768] ING Solutions Income
- _____ % [033] ING Strategic Allocation Conservative Portfolio
- _____ % [031] ING Strategic Allocation Growth Portfolio
- _____ % [032] ING Strategic Allocation Moderate Portfolio
- _____ % [1586] ING Templeton Foreign Equity Portfolio
- _____ % [449] ING T.Rowe Price Diversified Mid Cap Growth Portfolio
- _____ % [617] ING T. Rowe Price Equity Income Portfolio
- _____ % [111] ING T. Rowe Price Growth Equity Portfolio
- _____ % [100] ING Thornburg Value Portfolio
- _____ % [105] ING UBS U.S. Large Cap Equity Portfolio
- _____ % [437] ING Van Kampen Comstock Portfolio
- _____ % [452] ING Van Kampen Equity and Income Portfolio
- _____ % [075] Lord Abbett Series Fund - Mid-Cap Value Portfolio
- _____ % [832] Oppenheimer Main St. Small Cap Portfolio/VA
- _____ % [833] PIMCO VIT Real Return Portfolio
- _____ % [834] Pioneer High Yield VCT Portfolio
- _____ % [820] Wanger Select
- _____ % [821] Wanger USA
- _____ % Other _____

- Fixed Accounts**
- _____ % [390] ING Fixed Account (2004 Pen IRA Only)
 - _____ % [027] ING Fixed Account (1994 Pen IRA Only)
 - _____ % [023] ING Long Term GIA (1994 Pen IRA Only)
 - _____ % [025] ING Long Term GAA Account (2004 Pen IRA Only)
 - _____ % [022] ING Short Term GIA (1994 Pen IRA Only)
 - _____ % [024] ING Short Term GAA Account (2004 Pen IRA Only)

Total of columns must equal 100%