

Department of Business Regulation INSURANCE DIVISION 1511 Pontiac Avenue, Bldg. 69-2 Cranston, RI 02920

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November 3, 2009

Libby Soong, Retirement Services Chief Compliance Officer ING Life Insurance and Annuity Company One Orange Way, C1S Windsor, CT 06095-4774

Dear Ms. Soong:

We have completed the target examination of ING Life Insurance and Annuity Company, NAIC code 86509, for the period January 1, 2007 through December 31, 2008. The area of review was suitability of group and individual annuity contracts in order to assess compliance with R. I. Insurance Regulation 12. There were no findings for this area of review; therefore we are issuing this letter in lieu of an Examination Report. The examination is now closed.

Thank you for your assistance and compliance with our requests for information. If you should have any questions you can contact me at 401-462-9628.

Sincerely,

Dorothy E. Wendoloski, CFE

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Senior Insurance Examiner