SPECIAL VARIABLE ANNUITY FEATURES

ING Golden American Life Insurance Company

Owner Name_____ Contract # _____

Contract issue date _____/_____/_____

Select any Death Benefit or Optional Riders that may apply:

DEATH BENEFIT OPTIONS

☐ MAX 7[1] ☐ 7% SOLUTION[1] ☐ Annual Ratchet ☐ Standard

OPTIONAL RIDERS

☐ None ☐ Earnings Multiplier ☐ Income[1] ☐ Withdrawal ☐ Accumulation: 10yr ☐ 20yr[1] ☐

For purposes of determining death benefits and benefits under the optional riders, ING may designate investment options as Special Funds. Allocations to Special Funds could affect the death benefit and/or optional benefit rider guarantee that may otherwise be provided. For contracts issued on or after May 1, 2003, the following investment options have been designated Special Funds: the ING Liquid Assets Portfolio, the ING Limited Maturity Bond Portfolio, the ING VP Bond Portfolio and the ING Core Bond Portfolio. For contracts issued prior to May 1, 2003, the ING Liquid Assets Portfolio and the ING Limited Maturity Bond Portfolio are designated as Special Funds. Please see the prospectus for details.

The SELECTOR® Money Management programs are designed to provide flexible, diversified portfolios in varied market environments. Fixed income allocations may range according to the table below.

Management Style	***Fixed Income Allocation***
Aggressive Growth	*0%-40%*
Growth	*0%-60%*
Conservative Growth	*20%-80%*
Balanced Growth	*40%-80%*
Income & Growth	*60%-100%*

I/We fully understand that a portion of our account may be allocated to an investment option designated as a Special Fund. I/We understand that allocations to a Special Fund may affect the Death Benefit and/or optional benefit rider guarantee. I/We hereby agree to indemnify and hold harmless Foy Financial Services, Inc. and agree that Foy Financial Services, Inc. has no responsibility or liability for, any reduction in Death Benefits and/ or optional benefit riders.

_____ _____

CLIENT SIGNATURE DATE SOLICITOR SIGNATURE DATE

_____

CO-CLIENT SIGNATURE DATE

[1] SUBJECT TO DESIGNATED SPECIAL FUNDS