

# SECURITIES AND EXCHANGE COMMISSION

## FORM 497

Definitive materials filed under paragraph (a), (b), (c), (d), (e) or (f) of Securities Act Rule 497

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### FILER

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#### **SEPARATE ACCOUNT B OF ING USA ANNUITY LIFE INSURANCE CO**

CIK: **836687** | IRS No.: **410991508** | Fiscal Year End: **1231**  
Type: **497** | Act: **33** | File No.: **333-70600** | Film No.: **09544857**

Mailing Address  
*1475 DUNWOODY DRIVE  
SUITE 400  
WEST CHESTER PA  
19380-2700*

Business Address  
*1475 DUNWOODY DRIVE  
SUITE 400  
WEST CHESTER PA  
19380-2700  
610-425-3400*

**ING USA Annuity and Life Insurance Company  
and its Separate Account B**

**ING Rollover Choice<sup>SM</sup> Variable Annuity Contracts**

**Supplement dated January 26, 2009 to the Contract Prospectus dated April 28, 2008, as amended**

The following information updates and amends certain information contained in your variable annuity Contract Prospectus dated April 28, 2008. Please read it carefully and keep it with your current Contract Prospectus for future reference.

Contracts issued in Florida are not subject to the changes to the Minimum Guaranteed Income Benefit (MGIB) rider reflected in the supplement dated December 23, 2008.