

ING LOGO
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December 15, 2010

Securities and Exchange Commission
100 F Street, NE
Washington, DC 20549

Attention: Filing Desk

Re: ING USA Annuity and Life Insurance Company and its Separate Account B
Prospectus Title: Retirement Solutions – ING Rollover ChoiceSM Variable Annuity Contracts
File Nos.: 333-70600 and 811-05626
Rule 497(j) Filing

Ladies and Gentlemen:

On behalf of ING USA Annuity and Life Insurance Company and its Separate Account B, we hereby certify pursuant to Rule 497(j) under the Securities Act of 1933, as amended, that:

- The form of the Prospectus Supplement that would have been filed under Rule 497(c) would not have differed from that contained in the most recent post-effective amendment to the above-referenced Registration Statement; and
- The text of the most recent post-effective amendment to the above-referenced Registration Statement was filed electronically by EDGARLink on December 15, 2010.

If you have any questions, please call the undersigned at 860-580-2824 or Patricia Guerrero at 860-580-2815.

Sincerely,

/s/ J. Neil McMurdie

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