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## Required Reading

### ING Life Companies' Underwriting Requirements Guide Updates

The new version of the ING Life Companies' Underwriting Requirements Guide ([#113151](#)) is now available. Here are the highlights - effective March 15, 2010:

- We eliminated the routine inspection report requirement and replaced it with a less invasive approach to your client. It's the Home Office Identity Check, for risk amounts between \$3,000,001 and \$10,000,000.
- We added a requirement for the Personal Financial Questionnaire for risk amounts of \$3,000,001 and above.

And we've got even **more** good news.  
We also made the following changes you'll want to know about.

- No treadmill now required through age 50, all amounts.
- No M.D. exams needed until \$1 million or more for all ages

In the updated Underwriting Requirements Guide you'll also see two new questionnaires, the Underwriting Personal Financial Questionnaire ([#155117](#)) and the Underwriting Business Financial Questionnaire ([#155118](#)). For New York the forms are [#115150 \(Personal Financial Questionnaire\)](#) and [#115151 \(Business Financial Questionnaire\)](#). These replace the current Underwriting Financial Data form.

If you have any questions regarding these recent updates, please contact your ING Sales Vice President or ING Life Sales Support at 866-ING-SELL (866-464-7355).

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The Underwriting Department reserves the right to order additional requirements depending on case circumstances.

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