



Date: February 1, 2010

From: Daniel P. Mulheran, LLIF, CLU, ChFC
President, ING Life Distribution

Introducing ING IUL-Global

Experience the power of a global approach to indexed universal life insurance.

Evidence abounds that consumers are gravitating to the safety of guarantees coupled with the potential for greater interest crediting. You can see it through the continued rise in sales of indexed insurance products. We can help you grab a piece of that market share with ING Indexed Universal Life-Global (ING IUL-Global), issued by Security Life of Denver Insurance Company.

The power of ING IUL-Global is found in its valuable death benefit protection supported by policy cash values calculated under a Fixed Strategy and an Indexed Strategy. The Fixed Strategy provides annual rate guarantees and a 2% per year guaranteed minimum interest rate. The Indexed Strategy has the potential to capture some upside by using three indexes of markets from around the globe (S&P 500® Index, EURO STOXX 50® Index, and the Hang Seng Index) when calculating the index credits, AND the downside protection of a 1% per year guaranteed minimum interest rate.

Your clients could benefit from the value of hindsight with ING IUL-Global.

Can you imagine the benefit of knowing future outcomes? With ING IUL-Global you get the benefit even without the upfront knowledge. The three-index strategy has a five year point-to-point look-back period and calculates the index credit under a formula using a portion of the better performing two out of three indexes, as follows:

75% of the highest index change rate, plus
25% of the next highest index change rate; plus
0% of the lowest index change rate

In essence, at the end of each five-year period, your clients get a portion of the best two out of the three indexes! There's no guesswork – your clients just get the results from the two indexes with the highest index rate changes.

ING IUL-Global is approved for sale in all states EXCEPT: CT, GU, NJ, PR, and NY.

We want to help you make an impressive sales impact in 2010. Together let's make the most of this opportunity.

Learn more: http://www.ing-usa.com/us/marketing/life/154831/154831_default.html

Good selling!

Daniel P. Mulheran, LLIF, CLU, ChFC
President, ING Life Distribution

For more information contact your ING Life Companies' representative, access ING Pro via www.inglifeinsurance.com, or call ING Life Sales Support at 866-ING-SELL (866-464-7355).

For agent use only. Not for public distribution.

Please note: While ING IUL-Global policy values may be affected by external indexes, the policy is not an investment in the stock market and does not participate in any index fund, stock or equity investments. This product is not designed to be an investment vehicle. ING IUL-Global is not a variable product or any type of investment contract.

ING Indexed Universal Life-Global, policy form series #1180-12/09 with an equity indexed feature, varies by state and may not be available in every state. It is issued by Security Life of Denver Insurance Company, a member of the ING family of companies. Not available in New York. The index cap and index participation rate are subject to change for new index blocks. All guarantees are based on the financial strength and claims paying ability of Security Life of Denver Insurance Company who is solely responsible for the obligations under its own policies. Neither ING nor its affiliated companies and representatives offer legal or tax advice. Your clients should consult their tax and legal advisors regarding their individual situation.

EURO STOXX 50® Index – An index of blue-chip stocks that are represented by 50 stocks covering the largest sector leaders in the EURO STOXX 50® index. It does not reflect dividends payable on the underlying stocks. The EURO STOXX 50® index is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland and/or its licensors ("Licensors"), which is used under license. The ING Indexed Universal Life – Global insurance policy is based, in part, on the Index and is in no way sponsored, endorsed, sold or promoted by STOXX and its Licensors and neither of the Licensors shall have any liability with respect thereto.

Hang Seng Index – An index of the largest and most liquid stocks listed on the Stock Exchange of Hong Kong. It does not reflect dividends payable on the underlying stocks. The Hang Seng Index (the "Index") is published and compiled by Hang Seng Indexes Company Limited pursuant to a license from Hang Seng Data Services Limited. The mark and name "Hang Seng Index" are proprietary to Hang Seng Data Services Limited. Hang Seng Indexes Company Limited and Hang Seng Data Services Limited have agreed to the use of, and reference to, the Index by Security Life of Denver Insurance Company ("Security Life") in connection with this indexed universal life insurance policy (the "Policy"), BUT NEITHER HANG SENG INDEXES COMPANY LIMITED NOR HANG SENG DATA SERVICES LIMITED WARRANTS OR REPRESENTS OR GUARANTEES TO ANY BROKER OR HOLDER OF THE POLICY OR ANY OTHER PERSON (i) THE ACCURACY OR COMPLETENESS OF THE INDEX AND ITS COMPUTATION OR ANY INFORMATION RELATED THERETO; OR (ii) THE FITNESS OR SUITABILITY FOR ANY PURPOSE OF THE INDEX OR ANY COMPONENT OR DATA COMPRISED IN IT; OR (iii) THE RESULTS WHICH MAY BE OBTAINED BY ANY PERSON FROM THE USE OF THE INDEX OR ANY COMPONENT OR DATA COMPRISED IN IT FOR ANY PURPOSE, AND NO WARRANTY OR REPRESENTATION OR GUARANTEE OF ANY KIND WHATSOEVER RELATING TO THE INDEX IS GIVEN OR MAY BE IMPLIED. The process and basis of computation and compilation of the Index and any of the related formula or formulae, constituent stocks and factors may at any time be changed or altered by Hang Seng Indexes Company Limited without notice. TO THE EXTENT PERMITTED BY APPLICABLE LAW, NO RESPONSIBILITY OR LIABILITY IS ACCEPTED BY HANG SENG INDEXES COMPANY LIMITED OR HANG SENG DATA SERVICES LIMITED (i) IN RESPECT OF THE USE OF AND/OR REFERENCE TO THE INDEX BY SECURITY LIFE IN CONNECTION WITH THE POLICY; OR (ii) FOR ANY INACCURACIES, OMISSIONS, MISTAKES OR ERRORS OF HANG SENG INDEXES COMPANY LIMITED IN THE COMPUTATION OF THE INDEX; OR (iii) FOR ANY INACCURACIES, OMISSIONS, MISTAKES, ERRORS OR INCOMPLETENESS OF ANY INFORMATION USED IN CONNECTION WITH THE COMPUTATION OF THE INDEX WHICH IS SUPPLIED BY ANY OTHER PERSON; OR (iv) FOR ANY ECONOMIC OR OTHER LOSS WHICH MAY BE DIRECTLY OR INDIRECTLY SUSTAINED BY ANY BROKER OR HOLDER OF THE POLICY OR ANY OTHER PERSON DEALING WITH THE POLICY AS A RESULT OF ANY OF THE AFORESAID, AND NO CLAIMS, ACTIONS OR LEGAL PROCEEDINGS MAY BE BROUGHT AGAINST HANG SENG INDEXES COMPANY LIMITED AND/OR HANG SENG DATA SERVICES LIMITED IN CONNECTION WITH THE POLICY IN ANY MANNER WHATSOEVER BY ANY BROKER, HOLDER OR OTHER PERSON DEALING WITH THE POLICY. Any broker, holder or other

person dealing with the Policy does so therefore in full knowledge of this disclaimer and can place no reliance whatsoever on Hang Seng Indexes Company Limited and Hang Seng Data Services Limited. For the avoidance of doubt, this disclaimer does not create any contractual or quasi-contractual relationship between any broker, holder or other person and Hang Seng Indexes Company Limited and/or Hang Seng Data Services Limited and must not be construed to have created such relationship.

The S&P 500® (Standard & Poor's 500® Composite Stock Price Index) is an index of the stock performance of 500 publicly traded companies that does not reflect the dividends payable on the underlying stocks.

"Standard & Poor's®," "S&P 500®," "S&P 500®," "Standard & Poor's 500," and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Security Life of Denver Insurance Company. The Policy is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the Policy.

© 2010 ING North America Insurance Corporation

cn64842012011

ING Life Companies
100 Deerfield Lane, Suite 300
Malvern, PA 19355