



April 23, 2010

Need Competitive UL Face Amounts Down to \$50,000?

Now you can offer our most competitive protection and accumulation universal life insurance products at face amounts down to \$50,000 for our best underwriting classes!

New \$50,000 Minimum on Guaranteed Death Benefit UL Products!

Effective May 3, 2010, we're reducing the minimum death benefit from \$100,000 to \$50,000 on ING Guaranteed Death Benefit Universal Life II (ING GDBUL II) and ING Guaranteed Death Benefit Universal Life II NY (ING GDBUL II NY).

Preferred and Super Preferred Classes Now Available!

On May 3, 2010, these products will be available at Super Preferred and Preferred classes down to \$50,000:

- ING GDBUL II
- ING GDBUL II NY
- ING Protector Universal Life
- ING Protector Universal Life NY
- ING Universal Life-CV
- ING Universal Life-CV NY
- ING Indexed Universal Life-CV
- ING Variable Universal Life-CV

Additional Underwriting Requirements

Since all rate classes (including Preferred classes) will be available at \$50,000-99,999 face amounts, the underwriting submission requirements for these amounts have changed:

Up to age 60: Medical questions on app completed by agent, physical measurements by paramed, blood/HOS, and Motor Vehicle Report (MVR)

Ages 61+: MVR will be requested in addition to the current published requirements

Transition Rules

On May 3, 2010, ING Presents illustration software will be updated with the above changes, and we will begin accepting applications consistent with these changes. The following transition rules apply:

- Formal applications received on or after 5/3/10, are eligible for any of these changes.
- Pending applications can be changed if a new/amended application is received on or after 5/3/10.
- Face amount reductions to less than \$100,000 are not allowed on policies put in force before 5/3/10.
- Backdated applications for face amounts of \$50,000+ that are received on or after 5/3/10 are allowed.

Whether your client needs a small supplemental policy with no-lapse protection or one that can potentially build cash values for future needs, your options just got better.

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

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ING Guaranteed Death Benefit Universal Life II, form #1174, ING IUL-CV, form #1178, ING UL-CV, form #1177-10/08, and ING VUL-CV, form #2517 (VUL)-03/08, are issued by Security Life of Denver Insurance Company (Denver, CO). ING Protector Universal Life, form #87-100, is issued by ReliaStar Life Insurance Company (Minneapolis, MN). Form #'s may vary by state and may not be available in all states (not available in New York), ING Guaranteed Death Benefit Universal Life II NY, form #3000-05/09, ING Protector Universal Life NY, form #87-134, and ING UL-CV NY, form #3001-09/09 are issued by ReliaStar Life Insurance Company of New York (Woodbury, NY) and are only available in NY. Variable insurance products are distributed by ING America Equities, Inc., 1290 Broadway, Denver, CO 80203. Within the state of New York, only ReliaStar Life Insurance Company of New York is admitted and its products issued. All are members of the ING family of companies. All guarantees are based on the financial strength and claims-paying ability of the issuing insurer, who is solely responsible for the obligations under its own policies. Variable products are sold by registered representatives and by prospectus only. To solicit variable universal life insurance products, you must maintain a variable products insurance license and be a registered representative of a broker-dealer that has a current selling agreement with the issuing company. © 2010 ING North America Insurance Corporation cn65297042011