

ING TermSmart and ING TermSmart★NY

Issued by ReliaStar Life Insurance Company and ReliaStar Life Insurance Company of New York

Offering More Than Just Competitive Rates!

Super Preferred No Tobacco Face Amount: \$1 Million - Age 35		
Age 35	Annual Premium	
Term	Male	Female
10	\$305	\$265
15	\$345	\$335
20	\$475	\$435
30	\$825	\$715

Preferred No Tobacco Face Amount: \$1 million - Age 40		
Age 40	Annual Premium	
Term	Male	Female
10	\$505	\$435
15	\$655	\$575
20	\$865	\$745
30	\$1,495	\$1,135

Select No Tobacco Face Amount: \$1 Million - Age 45		
Age 45	Annual Premium	
Term	Male	Female
10	\$1,185	\$885
15	\$1,545	\$1,185
20	\$2,025	\$1,485
30	\$3,185	\$2,275

Standard No Tobacco Face Amount: \$1 Million - Age 50		
Age 50	Annual Premium	
Term	Male	Female
10	\$2,145	\$1,625
15	\$2,805	\$2,065
20	\$3,425	\$2,715
30	\$6,245	\$4,785

Underwriting Advantages

- Competitive criteria for Preferred and Super Preferred classes
 - Family history of cancer is NOT considered (parents or siblings)
 - Family history of cardiovascular disease in siblings is NOT considered
 - Cholesterol treatment is accepted for Super Preferred, Preferred, and Select Classes
- Occasional cigar use with a negative urine specimen may qualify for non-tobacco rates

Conversion Option Available

- Convertible to age 75 to a competitive fixed or variable product - without evidence of insurability!

Ain't Term Great through Orange Colored Glasses?



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LIFE



Your future. Made easier.®

Term Tools Make it Easy

- Dedicated term life micro site – Ask how you can get this link on your web site!
- Submit applications on-line with ING Term eSubmit
- Personalize marketing materials at the ING Life PromoCenter.

Ask about our
multi-cultural
marketing materials.

And, all from an "A rated" company

A	A.M. Best
A-	Fitch IBCA
A2	Moody's
A+	Standard & Poor's

A.M. Best Company assigns ratings from A++ to F based on a company's financial strength and ability to meet obligations to contract holders. A (Excellent) is the 3rd highest of 15 ratings. Fitch assigns ratings from AAA to C based on company's financial strength. A- (Strong) is the 7th highest of 19 ratings. Moody's Investor Service (Moody's) assigns ratings from Aaa to C based on a company's financial security. A2 (Good) is the 6th highest of 21 ratings. Standard & Poor's assigns ratings from AAA to CC based on a company's financial security. A+ (Strong) is the 5th highest of 20 ratings. Independent rating services evaluate insurance company financial strength. The ratings relate to an insurance company's ability to meet its claims and guarantees. The ratings do not apply to the safety or performance of any specific insurance product or any obligations of the variable investment option. The ratings are as of October 27, 2009 and are subject to change. For the most current ratings, access www.ambest.com, www.fitch.com, www.moody's.com and www.standardandpoors.com.