



May 16, 2012

Launching June 25!

ING Universal Life-Guaranteed Death Benefit

On June 25, 2012, the ING family of companies will launch a new no-lapse universal life product -- ING Universal Life-Guaranteed Death Benefit (ING UL-GDB).

Where approved, this product will replace ING Guaranteed Death Benefit Universal Life II (ING GDBUL II). ING UL-GDB is designed to provide competitive premiums providing up to a lifetime death benefit guarantee when compared with whole life and other lifetime guarantee solutions. Premiums are generally higher than on ING GDBUL II.

Key Features

- Level and abbreviated premiums for death benefit guarantees that can last up to a lifetime
- New Select No Tobacco underwriting class
- Currently eligible for term conversions
- Target premiums are generally equal to the lifetime guarantee annual premium
- No single premium limits
- Substandard table ratings assessed 20% extra mortality per table (vs. standard 25%)

Ledgers Will Only Show Guaranteed Values

Quotes on ledgers for new and inforce policies will only show guaranteed values. Cash values are minimized on this product to offer the most competitive premiums for a guaranteed death benefit.

Current, non-guaranteed values will continue to be credited and shown on policy annual statements. Customers may access policy cash values based on current rates on the ING Life Service Center website at www.ingservicecenter.com. Customers may also contact the ING Customer Service Center at 877-886-5050 for cash value quotes.

Transition Rules

The following guidelines explain the transition from ING GDBUL II to ING UL-GDB:

Key Date	What Happens?
6/25/2012	Quotes for ING UL-GDB available in ING Presents and able to accept applications for this new product (if approved).
6/29/2012	Last day to receive formal applications for ING GDBUL II (if ING UL-GDB is approved, and if the policy is issued by 9/15/2012). Policies issued after 9/15/2012 will be issued as ING UL-GDB, regardless of when the application is received.
6/30/2012	All formal applications received to be processed as ING UL-GDB (if approved), including backdated applications.

- States where ING UL-GDB is approved after 6/25/2012 will have a 30-day transition window. During this period we will accept applications for ING GDBUL II. Beyond this period all applications will be processed as ING UL-GDB.
- Where ING UL-GDB is not available, ING GDBUL II will continue to be sold.

- Quotes for ING GDBUL II will be available in ING Presents beyond 6/29/2012, but all quotes will be accompanied by an agent message stating that we will only accept applications for ING UL-GDB (if approved).

State Approvals

ING UL-GDB has been filed in all jurisdictions, except NY. More state-specific information will be provided as the 6/25 effective date for ING UL-GDB draws nearer. A separate New York version has been filed and will be announced separately later.

For more information, call ING Insurance Sales Support at 866-ING-SELL (866-464-7355) or log onto the ING for Professionals site (www.inqlifeinsurance.com).

This product has been filed but has not yet been approved in a majority of states. It is possible the product may never launch or a particular state may not approve it for sale. Thus, the information presented is subject to change and is for agent/registered representative educational use only; reproducing or disseminating this material to clients or the general public is strictly prohibited.

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ING Universal Life-Guaranteed Death Benefit, policy form #1187-06/12 and ING Guaranteed Death Benefit Universal Life II, policy form #1172, may vary by state and may not be available in all states (not available in New York), are issued by Security Life of Denver Insurance Company (Denver, CO), a member of the ING of family of companies.

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.

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