



November 30, 2009

## More about ING ROP Endowment Term and ING ROP Endowment Term NY New Endowment Term Product Features

Recently announced ING ROP Endowment Term and ING ROP Endowment Term NY term life insurance products are designed to help you compete in the return-of-premium term market. These products will replace ING ROP Term and ING ROP Term NY (subject to state approval).

Key changes and differences between the old and new products are shown below:

- New 25 year product
- Competitive rates
- Return-of-premium pricing that complies with new industry guidelines

Feature	Old	New
Product Name	ING ROP Term ING ROP Term NY	ING ROP Endowment Term ING ROP Endowment Term NY
Endowment Benefit	Equals all premiums paid minus flat extra premiums and premiums paid but not yet due and payable. Benefit is also adjusted for certain rider benefits paid. Available at the end of the initial level premium period.	Equals all premiums paid for the base policy minus special class and flat extra premiums, modal premium charges and premiums paid but not yet due and payable. Available at the end of the initial level premium period.
Level Term Periods	15, 20 and 30 years	20, 25 and 30 years
Banding	\$100,000-249,999 \$250,000-499,999 \$500,000+	\$100,000-149,999 \$150,000-249,999 \$250,000-499,999 \$500,000+
Modal Premium Factors	Semi: .50 Quarterly: .25 Monthly EFT: .083333	Semi: .52 Quarterly: .265 Monthly EFT: .0875

### Software & Marketing Materials

ING Presents and electronic versions of marketing materials will be available electronically early next week on [www.inglifeinsurance.com](http://www.inglifeinsurance.com). Printed materials will be available on 12/18/09.

### Transition Rules

When?	What?
12/18/09	<b>Applications and final underwriting requirements must be received by this date to qualify for current, lower rates.</b> You must consider this when determining whether to quote old or new rates.
12/19/09	All applications received on and after 12/19 will be processed with new rates for new product.
12/31/09	Last day for current policies to be issued with current rates.
01/01/10	All policies will be issued with new rates. If a state has not yet approved ING ROP Endowment Term, we will contact the agent for further instruction because we will not be able to issue the policy with the old rates.

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

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ING ROP Term consists of a base term policy, policy form series 1309 11/06 and a Return of Premium Rider, form R1347 11/06. The base policy cannot be issued without the Return of Premium Rider. ING ROP Endowment term is policy form series 1314 12/09. ING ROP Term and ING ROP Endowment Term are issued by ReliaStar Life Insurance Company (Minneapolis, MN). Form numbers and availability vary by state (not available in NY). ING ROP Term NY, policy form 1309 NY 01/08, and ING ROP Endowment Term NY, policy form 3313-12/ 09 (both available only in NY) are issued by ReliaStar Life Insurance Company of New York (Woodbury, NY). Within the state of New York, only ReliaStar Life Insurance Company of New York is admitted, and its products issued. ReliaStar Life Insurance Company and ReliaStar Life Insurance Company of New York are members of the ING family of companies. Guarantees are based on the financial strength and claims-paying ability of the issuing company, who is solely responsible for obligations under its own policies.

Note: These products have not yet been approved in a majority of states and may be subject to change. Thus, the information presented is subject to change and is for agent educational use only; reproducing or disseminating this material to clients or the general public is strictly prohibited.

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