Date: March 11, 2011

From: ING Life Product Development

It's what your clients want. When they want it.

Elect Automatic Transfers Between Strategies

Effective March 14, 2011, the ING Life Companies are adding an option that will allow policy owners to establish automatic monthly transfers from the fixed strategy to the indexed strategy of currently-offered indexed universal life insurance policies. The new option will also allow policy owners the freedom to automatically schedule elections from the indexed strategy to the fixed strategy on any block maturity date.

In the coming weeks, existing policy owners will receive a letter explaining the new option along with an election worksheet. They'll be able to set up their ongoing election to automatically allocate a fixed percentage or a fixed dollar amount.

Policy owners paying premiums on an annual basis or with a lump sum who are interested in diversifying their indexed blocks may find this enhanced process particularly valuable. This feature reinforces the ING Life Companies' commitment to making it easier for our valued distribution partners to do business in the fast-growing indexed universal life insurance marketplace.

If you have any questions regarding the changes to elections on indexed universal life insurance products, please contact your ING Life Companies' Sales Vice President or Life Wholesaler.

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