



September 10, 2010

ING TermSmart & ING TermSmart*NY

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

Lower Rates + Improved Exchange Option = More Sweet Spots

Effective October 2, 2010, we're cutting ING TermSmart and ING TermSmart*NY rates. Even low band (below \$200,000) and Tobacco rates will be significantly less. And, as previously announced, we improved the Exchange Provision to give your clients more flexibility when converting to cash value life insurance coverage.

Lower No Tobacco Rates

Lower rates in all terms, bands and classes. Sample annual premiums:

Term	Amount	Client Profile	Old Premium	New Premium	% Change
10	\$ 500,000	Female 45, Super Pref No Tob	\$ 323	\$ 308	-4.6%
15	\$1,000,000	Male 35, Select No Tobacco	\$ 708	\$ 638	-9.9%
20	\$ 500,000	Male 55, Preferred No Tobacco	\$1,898	\$ 1,798	-5.3%
25	\$1,000,000	Male 40, Super Preferred No Tobacco	\$1,098	\$ 908	-17.3%
30	\$ 500,000	Female 35, Super Pref No Tob	\$ 403	\$ 383	-5.0%

- Premiums rounded to nearest dollar

Big Improvements for Tobacco Classes

Hundreds of new sweet spots for tobacco users. Sample annual premiums:

Term	Amount	Client Profile	Old Premium	New Premium	% Change
10	\$ 500,000	Male 55, Preferred Tobacco	\$ 3,958	\$ 3,343	-15.5%
15	\$ 250,000	Female 45, Preferred Tobacco	\$ 936	\$ 763	-18.5%
20	\$1,000,000	Male 40, Standard Tobacco	\$ 4,338	\$ 4,128	-4.8%
25	\$ 500,000	Female 35, Standard Tobacco	\$ 1,588	\$ 1,463	-7.9%
30	\$ 500,000	Male 35, Preferred Tobacco	\$ 1,888	\$ 1,713	-9.3%

- Premiums rounded to nearest dollar

Even More Rate Cuts for Smaller Policies

Rates on face amounts between \$100,000 and \$199,999 have been cut significantly. And the low band policy fee is fully commissionable, so you get paid on the entire premium! Annual premiums for \$150,000:

Term	Client Profile	Old Premium	New Premium	% Change
10	Male 55, Super Preferred No Tobacco	\$ 449	\$ 385	-14.3%
15	Female 45, Standard No Tobacco	\$ 382	\$ 328	-14.1%
20	Male 35, Super Preferred No Tobacco	\$ 184	\$ 158	-14.1%
25	Female 40, Preferred No Tobacco	\$ 269	\$ 241	-10.4%
30	Male 35, Super Preferred No Tobacco	\$ 265	\$ 218	-17.7%

- Premiums rounded to nearest dollar

More Liberal Exchange Option

In July we announced an improved Exchange Option through the earlier of the end of the level premium period or age 70. On October 2, 2010, all new ING TermSmart and ING TermSmart*NY policies will be endorsed with this updated provision. In early 2011, we will mail the same endorsement to all customers who were issued policies with a more restrictive provision (earlier of age 70 or 5 years before the end of the level term).

Now your clients have more time to exchange to our complete lineup of competitive guaranteed, current assumption, indexed and variable UL products.

Some Rates Increasing

In some cases, rates are increasing, but we maintain a top quartile ranking among leading carriers in most cases. The following guidelines allow a reasonable timeframe for your clients to get the better of the old and new rates.

Transition Rules

- 9/20 ING Presents will let you compare old and new rates. To view the old rates, select an App Received Date before 10/2/2010. Choose an App Received Date of 10/2/2010 or later to see the new rates.
- 10/2 Effective date – able to accept formal applications for new rates. Any pending applications will be processed with the lower of the old and new rates.
- 10/2-11/12 Applications received within this time period and issued by 12/31/10 will get the better of the old and new rates. Applications received after 11/12 will be processed with the new rates.
- 1/1/11 All policies will be issued with the new rates, regardless of when the application was received. This includes NY Reg 60 cases.

Policies that were issued before 10/2 will not be reissued.

Backdated policies for which applications were received by 11/12 and issued between 10/2 and 12/31 will be processed with the better of old and new rates. New rates will apply to all policies issued after 12/31/10.

All in all, these new rates, improved Exchange Option, outstanding service, unique underwriting niches and excellent sales support provide more opportunities for you to grow your term business.

Get the forms you need to make the sale: <https://www.ingpresents.com/AppWizard/Default.aspx>

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

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