

Somebody call for a doctor?

FULL COVERAGE Underwriting Strengths

ING Life Companies' underwriters now use the new mortality crediting profile when underwriting new business submissions. If your clients show indicators of a healthy lifestyle, they may earn credits that offset the risk of some medical impairments!

Prospective clients should be visiting the doctor every few years if they're hoping for an improved rating on their underwriting applications. If they exercise regularly, don't smoke and drink in moderation, these clients are looking at a possible underwriting credit that could make a huge difference in their mortality rating.

Underwriting Credits Available for Healthy ING Life Companies' Applicants

The ING Life Companies now offer mortality credits for clients who fit positive criteria for:

- ✓ alcohol use (1-7 servings per week)
- ✓ education (college degree)
- ✓ routine medical doctor visits (healthy results; two visits in the past four years)
- ✓ life-time nonsmoker (or quit tobacco use more than 30 years ago)
- ✓ favorable cardiac tests (echocardiogram, treadmill, etc.)
- ✓ regular exercise (tracked over the past two years (ex: 30 minutes four times per week)

The new parameters apply to cash value life insurance applications with a face amount of \$5 million for applicants age 40-75, and \$3 million for applicants 76-80.

Make sure you know where ING Life Companies' are competitive.

**If you have any questions please contact
ING Life New Business at 877-882-5050.**

Life insurance products are issued by ReliaStar Life Insurance Company (Minneapolis, MN), ReliaStar Life Insurance Company of New York (Woodbury, NY) and Security Life of Denver Insurance Company (Denver, CO). Variable universal life insurance products are distributed by ING America Equities, Inc. Within the state of New York, only ReliaStar Life Insurance Company of New York is admitted and its products issued. All are members of the ING family of companies.

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