



February 18, 2009

New Minimum Face Amount on Level Term Products

Effective March 16, 2009, the ING Life Companies are increasing the minimum policy size on ING TermSmart and ING TermSmart*NY to \$200,000.

Applications for current low band amounts (\$100,000-\$199,999) must be received in the ING Service Center by March 13, 2009. On and after March 16, 2009, applications for low band policies received at the Service Center will be returned.

Customer Value

In many cases, the cost of a \$200,000 policy (the new minimum) is only slightly more (and in some cases less) than a policy in the old low band, as shown below.

Client	Term	Old Low Band Policy Size	Old Low Band Premium	Premium for \$200,000 Policy	Annual Difference
Male, Age 35, SPNT	10	\$100,000	\$101	\$104	\$3
	10	\$150,000	\$119	\$104	(\$15)
Female, Age 45, Std NT	20	\$100,000	\$281	\$414	\$133
	20	\$150,000	\$389	\$414	\$25
	20	\$175,000	\$443	\$414	(\$29)

March 13, 2009 Deadline Applies to:

- Applications received after the deadline, regardless of when they were signed
- Cases where illustrations were run for the discontinued face amounts but not received at the ING Service Center by the deadline
- Backdated applications that are received after the deadline
- Informal applications that are not formalized before the deadline
- After the deadline, the remaining term amount after a partial conversion must be at least \$200,000.

ING Presents Proposal Software Update

Effective February 23, 2009, ING Presents will no longer illustrate face amounts between \$100,000-\$199,999. Remember, signed illustrations are not required for ING TermSmart or ING TermSmart*NY policies.

Making Life Easier

We appreciate your business. This adjustment on a small segment of our business will help us continue to offer the best value and service to you and your customers.

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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ING TermSmart, policy form series 1177R (varies by state and may not be available in all states), is issued by ReliaStar Life Insurance Company. ING TermSmart*NY, policy form series 1177R NY, only available in New York, is issued by ReliaStar Life Insurance Company of New York. Both are members of the ING family of companies. Guarantees are based on the claims-paying ability of the issuing company, who is solely responsible for the obligations under its own policies.