



March 5, 2010

## Introducing the **NEW ING TermSmart & ING TermSmart\*NY** **Bigger Markets. Better Prices. Broader Bands.**

The name stays the same, but the products are definitely new and improved. Effective March 15, 2010, get even better rates than before and more with ING TermSmart issued by ReliaStar Life Insurance Company and ING TermSmart\*NY issued by ReliaStar Life Insurance Company of New York.

### Bigger Markets

- New 25-year product fills the gap between 20 and 30 year term offerings .
- Increased maximum issue age by five years for most term lengths

New Maximum Issue Ages	Term	No Tobacco	Tobacco
	10 Year	80	80
	15 Year	75	75
	20 Year	70	65
	25 Year	65	60
	30 Year	55	50

### Better Prices

We've lowered rates at many ages and at all previously offered term lengths. Our competitive position is significantly improved even though we've increased policy fees to \$68 on face amounts under \$1 million and to \$98 at \$1 million and above. The low band policy fee at \$100,000-199,999 remains fully commissionable. Sample annual premiums:

Term	Amount	Client Profile	Old Premium	New Premium
10	\$ 250,000	Male 60, Std. No Tobacco	\$1,443	\$1,426
15	\$ 500,000	Female 50, Select No Tobacco	\$1,020	\$ 888
20	\$1,000,000	Male 45, Preferred No Tobacco	\$1,415	\$1,408
30	\$ 250,000	Female 40, Super Preferred No Tobacco	\$ 313	\$ 288

### Broader Bands

We've added a \$500,000 - \$999,999 rate band, which means even more premium savings for your clients in this sweet spot. For example:

Male 55, Standard No Tobacco, \$500,000 10 Year Term

Annual Premium without \$500,000 Band	\$1,813*
- <u>New Annual Premium with \$500,000 Band</u>	<u>\$1,648*</u>
Annual Savings with \$500,000 Band	\$ 165

\* Rates as of 3/15/2010, and are subject to change.

### Other Changes

In order to remain as competitive as possible, we are also making the following changes:

- Substandard ratings will no longer automatically drop off after 20 years. They will continue as long as the policy remains in force.
- Maximum conversion age is now the lesser of age 70 or 5 years before the end of the level term period (previously the lesser of age 75 or the end of the level term period).

## Important Transition Information

<b>3/15/10</b>	<ul style="list-style-type: none"><li>• ING Presents will allow you to illustrate old and new rates for ING TermSmart and ING TermSmart*NY. To illustrate the old rates, select the ING TermSmart (9) product. To see the new rates select the ING TermSmart (10) product.</li><li>• Updated Product Guides available in print and electronically on ING Pro and Product Avenue.</li></ul>
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### In approved states as of 3/15/10

<b>From 3/15/10 Through 4/30/10</b>	In approved states, all policies issued within this time period will receive the better of old and new rates.
<b>5/1/10</b>	All policies issued in approved states will be processed with the new rates.

### In newly-approved states after 3/15/10

<b>Upon State Approval</b>	All policies issued will include the better of the old and new rates for 6 weeks after state approval.
<b>6 Weeks After Approval</b>	All policies will be issued with the new rates.

## State Approvals

The new ING TermSmart and ING TermSmart\*NY rates are currently available in all states and jurisdictions except GU, NJ and PR. In these areas, old rates will remain available until the new ones are approved.

### Additional points to note:

- The above rules will apply to informal applications from the time they are formalized.
- Policies that have been issued before the applicable systems live or transition dates will not be re-issued to get the new rates.

Our term story just keeps getting better. Our great rates, excellent Sales Support and competitive Underwriting and New Business processing will help you win in these challenging times.

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

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