



December 4, 2009

Update: Term/UL Combo Sale Strategies

Limited Time Remaining to Use ING ROP Term Products issued by ReliaStar Life Insurance Company and ReliaStar Life Insurance Company of New York

The recently announced replacement of ING ROP Term with ING ROP Endowment Term will affect new combo sale cases. This bulletin explains what will change and our ongoing plan for combo sales strategies.

What Will Change?

On December 19, 2009, ING ROP Endowment Term (where approved) and ING ROP Endowment Term NY will replace ING ROP Term and ING ROP Term NY. As previously announced, rates for products offering return of premium benefits will increase industry-wide to comply with new actuarial guidelines that will be effective on January 1, 2009. Our new product premiums will be competitive, but they will be higher than the old ING ROP Term rates. The new regulations also won't allow carriers to issue policies with rates that are not compliant after December 31, 2009.

After reviewing the impact of the new ING ROP Endowment Term rates in combo sale scenarios, we will not include the new ING ROP Endowment Term products as a combo sale option in ING Presents. However, we will continue allowing ING TermSmart and ING TermSmart NY in combo illustrations.

Deadline Approaching to Use ING ROP Term Rates

Remember to submit applications for ING ROP Term so that all underwriting requirements can be received by December 18. All underwriting requirements received for apps previously submitted and new applications on and after December 19 will be processed with the new ING ROP Endowment Term rates, where approved. If a state has not yet approved ING ROP Endowment Term, we will contact you for further instruction because we will not be able to issue the policy with the old rates.

All information you need about our current ING ROP Term products is available on the ING Pro site via www.inglifeinsurance.com, or you can 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.

ING ROP Term consists of a base term policy, policy form series 1309 11/06 and a Return of Premium Rider, form R1347 11/06. The base policy cannot be issued without the Return of Premium Rider. Form numbers and availability vary by state. ING ROP Term is issued by ReliaStar Life Insurance Company. ING ROP Term NY, policy form 1309 NY 01/08, is issued by ReliaStar Life Insurance Company of New York (Woodbury, NY). Within the state of New York, only ReliaStar Life Insurance Company of New York is admitted, and its products issued. ReliaStar Life Insurance Company and ReliaStar Life Insurance Company of New York are members of the ING family of companies. Guarantees are based on the financial strength and claims-paying ability of the issuing company, who is solely responsible for obligations under its own policies.

* New rates are anticipated to be available under the ING ROP Endowment Term policy, policy form series 1314 12/09 (may vary by state and may not be approved by all states), and will be issued by ReliaStar Life Insurance Company. The ING ROP Endowment Term NY policy, policy form #3313-12/09 (not available outside of New York), will be issued by ReliaStar Life Insurance Company of New York. **These products have not yet been approved in a majority of states and may be subject to change. Thus, the information presented is subject to change and is for agent educational use only; reproducing or disseminating this material to clients or the general public is strictly prohibited.**