



October 28, 2009

ROP Term Rate Change Coming Current Rates Available Until 12/31/09

Based on LIMRA sales data from the second quarter of 2009, ING ROP Term and ING ROP Term NY, issued by ReliaStar Life Insurance Company and ReliaStar Life Insurance Company of New York, combined to become the nation's best selling return of premium term life insurance product. The ING Life Companies plan to remain competitive in this market, but new regulations require that all issuers of ROP term products change rates at the end of this year.

The new NAIC Actuarial Guideline 45 (also known as CCC) becomes effective on 1/1/10 and will generally result in higher ROP term premiums. We will not be able to issue policies with current rates after 12/31/09.

The next few weeks will be your last opportunity to get today's lower ING ROP Term and ING ROP Term NY rates for your customers!

Note the key dates and information in the table below.

When?	What?
11/23/09	ING Presents illustration software available with new* and old rates.
12/18/09	Applications and final underwriting requirements must be received by this date to qualify for current, lower premiums. You must consider this when determining whether to quote old or new rates*.
12/19/09	All applications received on and after this date will be processed with new rates for the new ING ROP Endowment Term products*.
12/31/09	Last day for policies to be issued with current rates.
01/01/10	All policies will be issued with new rates. If a state has not yet approved ING ROP Endowment Term, we will contact the agent for further instruction because we will not be able to issue the policy with the old rates.

Don't miss this opportunity to sell!

All of the information you need regarding our current ROP term products are 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)

And make sure to look for more communication in the coming weeks regarding our new ROP products – ING ROP Endowment Term and ING ROP Endowment Term NY*.

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 (not available in NY). ING ROP Term is issued by ReliaStar Life Insurance Company (Minneapolis, MN). ING ROP Term NY, policy form 1309 NY 01/08 (only available in NY), 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. Both companies 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 policies are not yet available for sale. This information is for your use only and may not be shared with the general public.

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