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Date: June 11, 2009

From: ING Life Product Development

To: ING Life Companies' Distributors

## **Notice: Commission Changes to ING TermSmart and ING TermSmart\*NY Effective July 11, 2009**

The commission rates for ING TermSmart 20 and 30, and ING TermSmart\*NY 20 and 30 are changing.

*The new rates are effective for all applications dated July 11, 2009 and after.*

The changes will affect these products as follows:

- **20 and 30-Year ING TermSmart** - 5% reduction in the first year rate shown on your existing schedule
- **20 and 30-Year ING TermSmart\*NY** - 5% reduction in the second year rate shown on your existing schedule

### **Producer/Broker Instructions**

If you are a producer, you may request a revised commission schedule from your General Agent.

For additional information, contact your ING Life Companies' representative.

### **For agent use only. Not for public distribution.**

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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. 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.

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