



December 1, 2010

Rate Reduction ...

Back to the Top!

ING ROP Endowment Term & ING ROP Endowment Term NY

Issued by ReliaStar Life Insurance Company and ReliaStar Life Insurance Company of New York

The ING Life Companies are moving back to the top of the charts for return of premium term products. Effective December 11, 2010, we're improving rates on ING ROP Endowment Term Series policies. And we're adding a \$1,000,000 band for even bigger discounts on large cases. Some rates are staying the same, but none are increasing.

Improvements in All Rate Bands

Lower rates for all terms, bands and classes. Sample annual premiums:

Amount	Term	Client Profile	Old Premium	New Premium	% Change
\$500,000	30 Years	Male 35, Super Pref. No Tob.	\$1,015	\$905	-11%
		Female 35, Super Pref. No Tob.	\$850	\$785	-8%
\$250,000	25 Years	Male 40, Preferred No Tob.	\$1,065	\$978	-8%
		Female 40, Preferred No Tob.	\$870	\$785	-10%
\$150,000	25 Years	Male 40, Select No Tob.	\$948	\$854	-10%
		Female 40, Select No Tob.	\$770	\$693	-10%
\$100,000	20 Years	Male 45, Standard No Tob.	\$1,281	\$1,224	-4%
		Female 45, Standard No Tob.	\$1,054	\$1,053	-0%

- Premiums rounded to nearest dollar

New \$1 Million Band

Bigger discounts for big cases. Sample annual premiums:

Term	Client Profile	Old Premium	New Premium	% Change
30	Male 50, Standard No Tob.	\$11,930	\$10,990	-8%
	Female 50, Standard No Tob.	\$8,580	\$8,230	-4%
25	Male 40, Preferred No Tob.	\$3,960	\$3,540	-11%
	Female 40, Preferred No Tob.	\$3,110	\$2,780	-11%
20	Male 35, Super Pref. No Tob.	\$2,510	\$2,380	-5%
	Female 35, Super Pref. No Tob.	\$2,120	\$2,040	-4%

- Premiums rounded to nearest dollar

Transition Rules

- | | |
|------------|---|
| 12/06/2010 | New ING ROP Endowment Term and ING ROP Endowment Term NY rates will be available in ING Presents. |
| 12/11/2010 | All ING ROP Endowment Term and ING ROP Endowment Term NY policies will be issued with the new rates, regardless of when the application was received. |

Reissues to obtain lower rates on policies issued prior to 12/11/2010 will not be allowed.

We're back at the top with improved rates, a new band for big cases, quick processing, and the chance for your clients to get their money back at the end of the level term period!* So many reasons to write all of your term business with the ING family of companies!

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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*The endowment benefit is paid at the end of the level premium period, subject to certain conditions and limitations. It does not include any special class and flat extra premiums, rider premiums, modal premium charges and premiums paid but not yet due and payable.

ING ROP Endowment Term (form series 1314-12/09) is issued by ReliaStar Life Insurance Company. ING ROP Endowment Term NY (form 3313-12/09) 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. All guarantees are based on the financial strength and claims-paying ability of the issuing insurance company, who is solely responsible for the obligations under its own policies.

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