



June 4, 2010

**All ages! All classes! All face amounts!**

## **No-Lapse Universal Life Premiums Reduced**

The ING Life Companies are committed to providing a competitive portfolio of protection products. Effective July 17, 2010, your clients will pay 9% less on coverage for ING Guaranteed Death Benefit Universal Life II, issued by Security Life of Denver Insurance Company, and ING Guaranteed Death Benefit Universal Life II NY, issued by ReliaStar Life Insurance Company of New York.

### **Sample Annual Premiums: \$1 Million Level Death Benefit**

<b>Guar. Death Benefit</b>	<b>Prospective Insured</b>	<b>Old</b>	<b>New</b>
Age 100 - Level Pay	Male Age 40 Super Preferred No Tobacco	\$5,440	\$4,943
Lifetime - Level Pay	Female Age 55 Preferred No Tobacco	\$10,732	\$9,751
Lifetime - Single Pay	Male Age 65 Standard No Tobacco	\$380,853	\$345,668

We reduced certain target premiums to help offset this premium reduction, but commission rates remain unchanged. Where we did reduce target premiums, they remain higher than lifetime no-lapse premiums.

### **Key Dates**

June 7      ING Presents will let you illustrate new premiums. To illustrate current, higher rates, use an assumed policy date on or before 7/16/10 on the initial input screen. To illustrate the upcoming lower rates, use an assumed policy date of 7/17/10, or later.

July 17      First date to issue policies with new, reduced premiums

### **Transition Rules**

- All policies dated on or after July 17 will be processed with the new, reduced premiums.
- Policies dated before July 17 (includes backdating) will be processed with the old, higher rates.
- On June 4, new and pending applicants may take advantage of the new rates by requesting a policy date of July 17 or later. Please help your customer understand the need to wait until July 17 and likely later until policies can be issued with the new rates. Policies with delayed issue dates will be prioritized based on their approval date. A new, signed illustration will be required at policy delivery.
- Unless instructed otherwise, we will process all pending applications as originally applied for.
- Inforce policies dated before 7/17/10 may not be re-issued to get the new rates.

### **Sales Support**

Take a closer look at the new ING GDBUL II and ING GDBUL II NY **competitive flyer** ([#155987](#)), **product guide** ([#156022](#)), and additional campaign materials on ING for Professionals ([www.inglifeinsurance.com](http://www.inglifeinsurance.com)). You'll see why so many distributors prefer our competitive rates, outstanding service and sales support.

**For agent use only. Not for public distribution.**      cn65479052012

ING Guaranteed Death Benefit Universal Life II, policy form #1174, may vary by state and may not be available in all states (not available in New York), is issued by Security Life of Denver Insurance Company. ING Guaranteed Death Benefit Universal Life II NY, policy form #3000-05/09, (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. Both issuers are members of the ING family of companies. All guarantees are based on the financial strength and claims-paying ability of the issuing insurer, who is solely responsible for the obligations under its own policies.