

# ING ROP Endowment Term & ING ROP Endowment Term NY

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

**Top Tier Rates**  
**+ Competitive Underwriting and Features**  
**A Ton of Sales Opportunities**  
**= Your Sales Success!**

## Top Tier Rates!

Super Preferred No Tobacco Face amount: \$500,000			
Term	Gender	Age	Annual Premium
30	Male	35	\$1,015
30	Female	35	\$850

Preferred No Tobacco Face amount: \$250,000			
Term	Gender	Age	Annual Premium
30	Male	40	\$983
30	Female	40	\$773

Super Preferred No Tobacco Face amount: \$500,000			
Term	Gender	Age	Annual Premium
25	Male	40	\$1,625
25	Female	40	\$1,300

Standard No Tobacco Face amount: \$250,000			
Term	Gender	Age	Annual Premium
25	Male	55	\$4,973
25	Female	55	\$3,615

Select No Tobacco Face amount: \$500,000			
Term	Gender	Age	Annual Premium
20	Male	45	\$3,910
20	Female	45	\$2,955

Standard No Tobacco Face amount: \$250,000			
Term	Gender	Age	Annual Premium
20	Male	50	\$3,665
20	Female	50	\$2,793

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Your future. Made easier.®

## Underwriting Advantages

- Competitive criteria for Preferred and Super Preferred classes
  - Family history of cancer is NOT considered (parents or siblings)
  - Family history of cardiovascular disease in siblings is NOT considered
  - Cholesterol treatment is accepted for Super Preferred, Preferred, and Select classes.
- Occasional cigar use with a negative urine specimen may qualify for non-tobacco rates

## Competitive Features

- Fully guaranteed level premium term for 20, 25 or 30 years
- Low minimum face amount: \$100,000
- Guaranteed cash values with loan capability during the level term period
- Conversion option to the earlier of age 70 or to the end of the level premium period to a competitive fixed or variable product - without evidence of insurability!
- No policy fee – all premium is commissionable!
- Reduced paid-up benefit
- Impaired risk ratings based on Select (not Standard) class

## Term Tools to Make it Easy

- Dedicated term life micro site – Ask how you can get this link on your web site!
- Submit applications on-line with ING Term eSubmit
- Personalize marketing materials at the ING Life PromoCenter

## Sales Opportunities

- College Funding
- Business Buy/Sell
- Mortgage Funding
- Key Person
- Divorce Planning

Ask about our multi-cultural marketing materials.

...and so many more!

## And, all from an "A rated" company

A	A.M. Best
A-	Fitch
A2	Moody's
A+	Standard & Poor's

A.M. Best Company assigns ratings from A++ to F based on a company's financial strength and ability to meet obligations to contract holders. A (Excellent) is the 3rd highest of 15 ratings. Fitch assigns ratings from AAA to C based on company's financial strength. A- (Strong) is the 7th highest of 19 ratings. Moody's Investor Service (Moody's) assigns ratings from Aaa to C based on a company's financial security. A2 (Good) is the 6th highest of 21 ratings. Standard & Poor's assigns ratings from AAA to CC based on a company's financial security. A+ (Strong) is the 5th highest of 20 ratings. Independent rating services evaluate insurance company financial strength. The ratings relate to an insurance company's ability to meet its claims and guarantees. The ratings do not apply to the safety or performance of any specific insurance product or any obligations of the variable investment option. The ratings are as of October 27, 2009 and are subject to change.

**Check out the new world of term life insurance!**

**For more information, call your Davis Life Brokerage Marketer at 800-747-5612.  
Log in to ING for Professionals at [www.inglifeinsurance.com](http://www.inglifeinsurance.com).**

ING ROP Endowment Term, policy form series #1314-12/09, may vary by state and may not be available in every state (not available in New York). It is issued by ReliaStar Life Insurance Company (Minneapolis, MN). ING ROP Endowment Term NY, policy form #3313-12/09 (not available outside of New York), 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 are members of the ING family of companies. All guarantees are based on the financial strength and claims-paying ability of the issuing insurance company who is solely responsible for obligations under its own policies.

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