

Term. Smarter.

ING TermSmart and ING TermSmart★NY

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

**NEW IN
2010**

BIGGER Markets

- Expanded issue ages at all term lengths
- 25-year term available

BETTER Prices

BROADER Bands

- \$500,000 band

Super Preferred No Tobacco Face Amount: \$1 Million - Age 35			
Age 35	Annual Premium		
	Term	Male	Female
	10	\$298	\$258
	15	\$338	\$328
	20	\$468	\$428
NEW	25	\$738	\$568
	30	\$818	\$708

Preferred No Tobacco Face Amount: \$1 million - Age 40			
Age 40	Annual Premium		
	Term	Male	Female
	10	\$498	\$428
	15	\$648	\$568
	20	\$858	\$738
NEW	25	\$1,298	\$968
	30	\$1,488	\$1,128

Select No Tobacco Face Amount: \$1 Million - Age 45			
Age 45	Annual Premium		
	Term	Male	Female
	10	\$1,058	\$878
	15	\$1,318	\$1,178
	20	\$1,998	\$1,458
NEW	25	\$2,598	\$2,058
	30	\$3,178	\$2,268

Standard No Tobacco Face Amount: \$1 Million - Age 50			
Age 50	Annual Premium		
	Term	Male	Female
	10	\$2,058	\$1,618
	15	\$2,668	\$2,058
	20	\$3,418	\$2,708
NEW	25	\$5,118	\$3,898
	30	\$6,238	\$4,698

Rates effective as of 03/15/2010, and are subject to change.

Conversion Option Available

Convertible up to age 70 to a competitive fixed or variable product-without evidence of insurability!

Take advantage of our total term package!

Dedicated producer website
(includes multicultural materials)



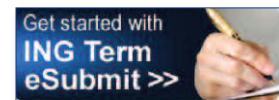
Personalize Promotions



**Speedy Quotes on-line
or BlackBerry**



Streamlined submissions on-line
Revised & reduced applications are easier!



Ask about our Underwriting Advantages.

For more information, call your Davis Life Brokerage Marketer at 800-747-5612.

Not FDIC/NCUA Insured

Not A Deposit Of A Bank

Not Bank Guaranteed

Not Insured By Any Federal Government Agency

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LIFE



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