



ING: Something For Everyone.

Independent General Agency Product Overview

(Updated April 2005)

UNIVERSAL LIFE INSURANCE

PRODUCT NAME KEY FEATURES

CASH VALUE ACCUMULATION SALES
HIGH EARLY CASH VALUE
NO SURRENDER CHARGE
DEATH BENEFIT GUARANTEES
ADJUSTABLE TERM RIDER
TERM RIDER
GUIDELINE PREMIUM TEST
CASH VALUE ACCUMULATION TEST
GUARANTEED ISSUE
LEVELIZED COMPENSATION
HEAPED COMPENSATION
SEMI-HEAPED COMPENSATION
ROLLING TARGETS
1035 LOAN CARRYOVER
ERISA COMPLIANT

	PRODUCT NAME	KEY FEATURES	CASH VALUE ACCUMULATION SALES	HIGH EARLY CASH VALUE	NO SURRENDER CHARGE	DEATH BENEFIT GUARANTEES	ADJUSTABLE TERM RIDER	TERM RIDER	GUIDELINE PREMIUM TEST	CASH VALUE ACCUMULATION TEST	GUARANTEED ISSUE	LEVELIZED COMPENSATION	HEAPED COMPENSATION	SEMI-HEAPED COMPENSATION	ROLLING TARGETS	1035 LOAN CARRYOVER	ERISA COMPLIANT
SINGLE	ING Guaranteed Premium Universal Life (ING GPUL) ¹ pol. #1175R	Highly competitive rates for lifetime death benefit guarantee, extended maturity provision, up to an initial 15 year minimum premium guarantee, VUL conversion feature, super preferred underwriting, catch up ability for no lapse guarantee available anytime				•			•				•				•
	ING Protector Universal Life (ING Protector UL) ¹ pol. #86-728	Low cost death benefit universal life product, five year minimum monthly premium no lapse guarantee, continuation of the full death benefit beyond age 100, two death benefit options							•				•			•	•
	ING Capital Accumulator Universal Life ¹ pol. #131906	Strong long-term cash value accumulation potential, VUL conversion feature, Death Benefit Option C, Term Rider that can be blended with base to gain maximum premium flexibility, competitive rolling targets, continuation of coverage beyond age 100	•					•	•	•			•		•		•
	ING LIFEDESIGN Explorer ² pol. #1161-9/96	Designed for potential long-term cash value and income, 9 year minimum premium no lapse guarantee	•					•	•	•	•		•		•	•	•
	ING LIFEDESIGN Guarantee Universal Life (GUL) ³ pol. #1166-3/04	Highly competitive with up to a lifetime death benefit guarantee and catch-up ability, competitive lifetime guarantee premiums in short pay scenarios, 2 year rolling target, strong current performance in all base scenarios, 10-year minimum premium guarantee, preferred loans beginning in policy year 15					•	•	•	•			•		•	•	•
	ING LIFEDESIGN Strategic Accumulator UL ³ pol. #1165-8/03	High early cash value potential, strong performance with 1035's and short pays, can achieve 100% + cash surrender value in 1st year, no surrender charges, VUL conversion capability	•	•	•		•		•	•	•	•		•		•	•
SURVIVORSHIP	ING Guaranteed Premium Survivorship Universal Life (ING GPSUL) ¹ pol. #1176R	Competitive in full pay and limited pay scenarios, low minimum premiums for up to a lifetime death benefit guarantee, SVUL conversion capability, catch up ability				•			•				•				•
	ING Explorer Survivorship Universal Life (ING Explorer SUL) ³ pol. #1167	Long-term cash value accumulation potential, return of premium death benefit (with or without interest), Split Option Feature, preferred loans available beginning in the 11th policy year, continuation of coverage at age 100, Waiver of Surrender Charge rider available for banks premium financing cases	•				•		•	•			•		•	•	•
NEW YORK	ING Guaranteed Premium Universal Life NY (ING GPUL NY) ² pol. #1175R NY	Highly competitive rates for lifetime death benefit guarantee up to an initial 15 year minimum premium guarantee, extended maturity provision, VUL conversion feature, catch-up ability for no lapse guarantee, available anytime, super preferred underwriting				•			•				•				•
	ING Premier Design NY ² pol. #1135R NY	Low cost, long-term coverage, flexible alternative to term, 5 year minimum no lapse guarantee, term conversions allowed, cash value extended maturity provision, bonus interest of .5% beginning in 16th year							•				•				
	ING Protector Universal Life NY* (ING Protector UL) ² pol. #86-810 - NY	Low cost death benefit universal life product, five year minimum monthly premium no lapse guarantee, continuation of the full death benefit beyond age 100, two death benefit options							•				•			•	•
	ING Capital Accumulator Universal Life NY ² pol. #132149	Strong long-term cash value accumulation potential, VUL conversion feature, Death Benefit Option C, Term Rider that can be blended with base to gain maximum premium flexibility, continuation of coverage beyond age 100	•					•	•	•			•		•		•
	ING Guaranteed Premium Survivorship Universal Life NY (ING GPSUL NY) ² pol. #1176R NY	Competitive in full pay and limited pay scenarios, low minimum premiums for up to a lifetime death benefit guarantee, SVUL conversion capability, catch up ability				•			•				•				•
	Survivorship Estate Design NY ² pol. #11400NY	Low cost survivorship product, \$100,000 minimum face amount, one uninsurable allowed, can prepay premiums up to 10 years, 5 year no lapse feature, other insured rider, estate protection rider							•				•				

* Not yet available in New York

¹ Issued by ReliaStar Life Insurance Company

² Issued by ReliaStar Life Insurance Company of New York

³ Issued by Security Life of Denver Insurance

VARIABLE UNIVERSAL LIFE INSURANCE

PRODUCT NAME		KEY FEATURES	CASH VALUE ACCUMULATION SALES	HIGH EARLY CASH VALUE	NO SURRENDER CHARGE	DEATH BENEFIT GUARANTEES	ADJUSTABLE TERM RIDER	TERM RIDER	GUIDELINE PREMIUM TEST	CASH VALUE ACCUMULATION TEST	GUARANTEED ISSUE	LEVELIZED COMPENSATION	HEAPED COMPENSATION	SEMI-HEAPED COMPENSATION	ROLLING TARGETS	1035 LOAN CARRYOVER	ERISA COMPLIANT	GUARANTEED DEATH BENEFIT RIDER
SINGLE	ING Protector Elite ¹ pol. #86-080	Competitive low cost to endow VUL, preferred loans, continuation of coverage at age 100, designated deduction option, three heaped commission options with trail tradeoffs, unlimited rolling target						•	•	•			•		•	•		•
	ING Investor Elite ¹ pol. #126440	Cash value accumulation potential, preferred loans available, three death benefit options, three heaped commission options with trail tradeoffs	•					•	•	•			•		•	•		•
	ING LifeDESIGN Asset Accumulator VUL ³ pol. #2513 (VUL) - 9/04	Long-term cash value accumulation potential, strong monthly distribution, unlimited rolling target, preferred no-interest-cost loans beginning in year 6, mortality and expense risk charges are reduced after 5 years and completely eliminated after 10 years, continuation of coverage beginning at age 100	•				•		•	•	•			•	•	•	•	•
SURVIVORSHIP	Variable Estate Design ¹ pol. #85-230	Appropriate for estate liquidity, business continuation and wealth transfer markets				•			•				•					
	Variable Accumulation Design ¹ pol. #85-911	May perform best at guideline premium levels, designed for potential cash accumulation rather than estate planning, three death benefit options, survivorship 4 year term rider	•					•		•			•					
NEW YORK	ING Investor Elite NY (IIE NY) ² pol. #86-756 (VUL) - 10/04	Cash value accumulation potential, preferred loans available, three death benefit options, three heaped commission options with trail tradeoffs	•			•		•	•	•			•			•		
	Variable Estate Design NY ² pol. #85-438	Enhanced death benefit option, GMDB to age 80, preferred loans, full death benefit rider, additional insured rider, survivorship 4 year term rider	•			•		•	•				•					
SPECIALTY	ING Private Market Advantage ³ pol. #2512P(VUL)-9/01	Private Placement. Call Beth Carter Lyford at 303-860-2552.	•		•		•		•	•						•		
	Peak Plus ³ pol. #2508(VUL)-9/00	Private Placement. Call Beth Carter Lyford at 303-860-2552.	•	•	•				•	•	•	•				•		
	Corporate Benefits VUL ³ pol. #2505(VUL)-2/100	High potential early cash values, designated deduction option, designed for the COLI market	•	•	•		•			•	•	•		•				■

■ Available only on a guaranteed issue basis.

TERM LIFE INSURANCE

TERM		KEY FEATURES	CASH VALUE ACCUMULATION SALES	HIGH EARLY CASH VALUE	NO SURRENDER CHARGE	DEATH BENEFIT GUARANTEES	ADJUSTABLE TERM RIDER	TERM RIDER	GUIDELINE PREMIUM TEST	CASH VALUE ACCUMULATION TEST	GUARANTEED ISSUE	LEVELIZED COMPENSATION	HEAPED COMPENSATION	SEMI-HEAPED COMPENSATION	ROLLING TARGETS	1035 LOAN CARRYOVER	ERISA COMPLIANT	GUARANTEED DEATH BENEFIT RIDER
TERM	ING TermSmart ¹ pol. #11420	Competitive level term product, -10, -15, -20 and -30 year guarantees, convertible to a cash value policy without evidence of insurability, can prepay up to 10 years								•			•					•
	ING TermSmart★NY ² pol. #11200NY	Competitive level term product, -10, -15, -20 and -30 year guarantees, convertible to a cash value policy without evidence of insurability, can prepay up to 10 years								•			•					•

*Redefining the best word in life insurance...Guaranteed!

This new guaranteed death benefit rider from ReliaStar Life Insurance Company (effective on policies issued on and after November 24, 2003) provides coverage up to a VUL insured's lifetime...no matter how the markets perform!

Highlights

- For Death Benefit Options 1 and 2
- Includes Base and Term Death Benefit coverage
- Highly competitive Life Guaranteed Premiums at a percentage of Guideline Level Premiums; most competitor companies require Guideline Level Premiums

Take a look at these premiums with the Guaranteed Death Benefit Rider

Male
Age 45
Super Preferred Non-Tobacco
\$1,000,000 Death Benefit
Option 1 (Level)

	ING Protector Elite	ING Investor Elite
Minimum Premium	\$3,840 (5-yr. Guar.)	\$10,000 (15-yr. Guar.)
Target Premium	\$10,000	\$16,000
Guideline Level Premium (GLP)	\$19,315	\$21,605
20-Yr. Guar. Premium	\$5,520	N/A
Life Guarantee Premium (LGP)	\$12,360	\$12,360
LGP Percent of GLP	64%	57%

Welcome to our redefined world of variable life death benefit guarantees.

Guaranteed Minimum Death Benefit Rider (form # 89-389) available for use with ING Investor Elite VUL and ING Protector Elite VUL. Form numbers and availability may vary by state and may not be available in all states. Cumulative minimum premium requirements (net of loans and withdrawals) and certain subaccount diversification requirements (policy value must be allocated to at least five investment options with no more than 35% invested in any one option) must be met for the rider to remain in-force. With the 20-yr. Guarantee available on ING Protector Elite VUL only, additional premium may be required to keep the policy in-force at the end of the guarantee period even if these requirements are met. Refer to the prospectus for details.

**For more information
please contact:**

1-866-ING-SELL (464-7355)

Option 3-1

www.ingvfc.com

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Woodbury, NY 11797

**Security Life of Denver
Insurance Company**

1290 Broadway
Denver, CO 80203-5699

Variable products are sold by Registered Representatives and by prospectus only. Products and features listed may not be available in all states. To solicit variable insurance products, you must maintain a variable products insurance license and be a registered representative of a broker-dealer that has a current selling agreement with the issuing company.

Loans and withdrawals may generate an income tax liability, reduce available cash value and reduce the death benefit or cause the policy to lapse.

All death benefit guarantees are based on the claims paying ability of the issuing company.

Life insurance products issued by ReliaStar Life Insurance Company¹, ReliaStar Life Insurance Company of New York² and Security Life of Denver Insurance Company³. Variable products are distributed by ING America Equities, Inc., 1290 Broadway, Denver, CO 80203. All are members of the ING family of companies.

Only ReliaStar Life Insurance Company of New York is admitted, and its products issued, within the state of New York.

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