



Underwriting Requirements Guide

June 2006

**For agent/registered
representative use only.
Not for public distribution.**



ING Variable, Universal and Term Life Insurance

Age and Amount APS Ordering Guidelines

Ages 18-60	No routine Age and Amount APS ordering; order APS's for cause only.
Ages 61-70	For routine consultations and examinations (excluding employment, school or insurance physicals, routine normal OB/GYN related exams, and routine care for cold, flu, allergies, and minor accidental injuries)

Risk Amount	If physician was consulted
\$500,000 or less	Within past 1 year
\$500,001-\$1,000,000	Within past 2 years
\$1,000,001+	Within past 3 years

Ages 71+ All amounts. APS from personal physician always required.

Underwriting Class Definitions

Super Preferred No Tobacco (SPNT)

A person who has not used tobacco or nicotine products in any form within the past five years, who is in excellent health and meets the criteria.

Preferred No Tobacco (PNT)

A person who has not used tobacco or nicotine products in any form within the past three years, and who meets the criteria.

Select No Tobacco (SeNT)

A person who has not used tobacco or nicotine products in any form within the past two years, and who meets the criteria.

Standard No Tobacco (SNT)

A nonsmoker who does not qualify for Preferred No Tobacco and does not have a ratable impairment and has used no tobacco or nicotine products in any form within the past one year.

Preferred Tobacco (PT)

A user of tobacco (less than two packs of cigarettes per day) or nicotine within the past three years that meets all the other criteria as a Preferred No Tobacco.

Standard Tobacco (ST)

A tobacco user or nicotine user who does not qualify for Preferred Tobacco rates and does not have a ratable impairment.

Underwriting Age

Underwriting requirements are based on the proposed insured's age at nearest birthday.

Underwriting Risk Amount

Underwriting requirements are based on the highest target death benefit in the first 15 years. The risk amount also includes amounts applied for from all companies within the last 12 months, regardless of status of the application or policy, plus amounts placed in force with the ING life insurance companies within the past year.

Requirements Notes

Please contact your underwriter with specific questions regarding underwriting requirements, health history, or financial underwriting. Significant health history may necessitate additional requirements. ING reserves the right to request additional information as deemed necessary.

Medical examinations (MD or Paramed) and laboratory tests (Blood/HOS) are valid for a maximum of 6 months from the completion date through age 80, and for a maximum of 3 months from the completion date at ages 81 and up. Electrocardiograms (EKG's) and Treadmills (TM's) are valid for a maximum of 12 months from completion date. Depending on case circumstances, updated medical requirements, APS information, or Good Health Statements on delivery may be needed sooner than the above maximums.

Approved Underwriting Vendors

To provide the best service available, the following companies are subject to change.

Attending Physician Statements

- Examination Management Services, Inc. (EMSI)
(800) 530-0560

Inspection Reports

- Systematic Business Services, Inc. (SBSI)
(877) 367-0208

Labs

- Clinical Reference Lab (CRL)

Motor Vehicle Reports

- Lab One
(800) 272-0454

Paramedical Facilities

- American Para Professional Systems, Inc. (APPS)
(800) 727-2999
- Examination Management Services, Inc. (EMSI)
(800) 530-0560
- Portamedic/Hooper Holmes
(800) 443-1417



Risk Amount	Age of Applicant*					
	16 - 40	41 - 50	51 - 60	61 - 70	71 - 80	81 - 85
0 - \$99,999	Medical questions on app completed by agent; Physical measurements by Paramed; Urine HIV	Medical questions on app completed by agent; Physical measurements by Paramed; Urine HIV	Medical questions on app completed by agent; Physical measurements by Paramed; Urine HIV	Paramed Blood/HOS	Paramed Blood/HOS	Paramed Blood/HOS
\$100,000-500,000	Paramed Blood/HOS MVR	Paramed Blood/HOS MVR	Paramed Blood/HOS MVR	Paramed Blood/HOS MVR EKG	Paramed Blood/HOS MVR EKG	Paramed Blood/HOS MVR EKG
\$500,001-1,000,000	Paramed Blood/HOS MVR	Paramed Blood/HOS MVR	Paramed Blood/HOS MVR	Paramed Blood/HOS MVR EKG	Paramed Blood/HOS MVR EKG	MD Exam Blood/HOS MVR EKG
\$1,000,001-3,000,000	Paramed Blood/HOS MVR	Paramed Blood/HOS MVR EKG	Paramed Blood/HOS MVR EKG	Paramed Blood/HOS MVR EKG	Paramed Blood/HOS MVR EKG	MD Exam Blood/HOS MVR EKG
\$3,000,001-5,000,000	Paramed Blood/HOS MVR IR	Paramed Blood/HOS MVR EKG	MD Exam Blood/HOS MVR EKG	MD Exam Blood/HOS MVR EKG	MD Exam Blood/HOS MVR EKG	MD Exam Blood/HOS MVR IR EKG
\$5,000,001- 10,000,000	Paramed Blood/HOS MVR IR EKG	Paramed Blood/HOS MVR IR EKG (UL and VUL) TM (term)	MD Exam Blood/HOS MVR IR EKG (UL and VUL) TM (term)	MD Exam Blood/HOS MVR IR EKG (UL and VUL) TM (term)	MD Exam Blood/HOS MVR IR EKG	MD Exam Blood/HOS MVR IR EKG
\$10,000,001 and up	MD Exam Blood/HOS MVR IR EKG	MD Exam Blood/HOS MVR IR TM	MD Exam Blood/HOS MVR IR TM	MD Exam Blood/HOS MVR IR TM	MD Exam Blood/HOS MVR IR EKG	MD Exam Blood/HOS MVR IR EKG

Blood/HOS - Blood chemistry profile & urinalysis
EKG - Electrocardiogram
IR - Inspection Report
MD Exam - Exam by a physician

MVR - Motor Vehicle Report
Paramed - Paramedical exam
TM - Treadmill (stress) EKG

Survivorship Guidelines

- Regular underwriting guidelines for full risk amount on each person.
- A treadmill EKG is required at ages 41-70 at \$20,000,001 risk amount and higher for non-tobacco users and at \$10,000,001 risk amount and higher for tobacco users.

*Ages 0-15 0-\$250,000 Medical questions on app completed by agent
 \$250,001+ Individual consideration - contact Underwriting for requirements
 Ages 86+ All Amounts Individual consideration - contact Underwriting for requirements

Preferred Classes Criteria for UL, VUL, and Term Products

Category	Super Preferred No Tobacco	Preferred No Tobacco	Select No Tobacco
No Tobacco (Minimum duration)	No use of tobacco or nicotine products in any form within the past 5 years.	No use of tobacco or nicotine products in any form within the past 3 years.	No use of tobacco or nicotine products in any form within the past 2 years.
Build	See Super Preferred build chart	See Preferred build chart	See Select build chart
Blood Pressure	No current or prior blood pressure reading in excess of • Age 0-60 140/85 • Age 61+ 150/90 No history of treatment for hypertension	No current or prior blood pressure reading in excess of • Age 0-60 145/90 • Age 61-70 150/90 • Ages 71+ 160/90 Treated, well-controlled hypertensives with pretreatment levels exceeding the above limit may be considered for Preferred.	No current or prior blood pressure reading in excess of: • 0-60 150/92 • 61-70 155/92 • 71+ 165/92 Treated, well-controlled hypertensives with pretreatment levels exceeding the above limit may be considered for Select.
Cholesterol and Cholesterol/HDL ratio	Treated or untreated • Age 0-70 Chol max 220 + ratio not > 5.0 OR Chol max 240 + ratio not > 4.5 • Age 71+ Chol max 280 and ratio not > 6.5	Treated or untreated • Age 0-70 Chol max 240 + ratio not > 5.5 OR Chol max 260 + ratio not > 5.0 • Age 71+ Chol max 280 and ratio not > 6.5	Treated or untreated • Age 0-70 Chol max 250 + ratio not > 6.5 OR Chol max 270 + ratio not > 6.0 • Age 71+ Chol max 290 and ratio not > 7.0
MVR	No DWI/DUI or reckless driving in the past 5 years and no more than 2 moving violations within the past 3 years.	No DWI/DUI or reckless driving in the past 5 years and no more than 2 moving violations within the past 3 years.	No DWI/DUI or reckless driving in the past 5 years and no more than 2 moving violations within the past 3 years.
Personal Medical History	Standard medical risk; no history in past 30 years of cancer (other than basal cell skin cancer).	Standard medical risk; no history in past 30 years of cancer (other than basal cell skin cancer).	Standard medical risk; no history in past 30 years of cancer (other than basal cell skin cancer).
Alcohol/ Drug	No history of drug or alcohol abuse in past 10 years.	No history of drug or alcohol abuse in past 10 years.	No ratable history of drug or alcohol abuse.
Family History (If proposed insured < age 60)	No cardiovascular deaths in parents prior to age 65.	No cardiovascular deaths in parents prior to age 60.	No more than one cardiovascular death in parents prior to age 60.
Aviation or Hazardous Avocation/Occupation	Aviation available - may have Aviation Exclusion Rider (AER); no ratable hazardous avocation or occupation.	Aviation available - may have Aviation Exclusion Rider (AER); no ratable hazardous avocation or occupation.	Aviation available - may have Aviation Exclusion Rider (AER); no ratable hazardous avocation or occupation.

Super Preferred Build				Preferred Build				Select Build (No Minimum)					
Male	Female			Male	Female			Male	Female				
Height	Max	Min	Height	Max	Min	Height	Max	Min	Height	Max	Min		
4'8"	127	84	4'8"	124	83	4'8"	138	83	4'8"	135	82	4'8"	142
4'9"	132	86	4'9"	128	85	4'9"	143	85	4'9"	140	85	4'9"	147
4'10"	137	89	4'10"	133	88	4'10"	148	89	4'10"	145	87	4'10"	152
4'11"	142	93	4'11"	138	91	4'11"	154	92	4'11"	150	90	4'11"	157
5'0"	147	97	5'0"	143	93	5'0"	159	96	5'0"	155	92	5'0"	162
5'1"	151	100	5'1"	148	95	5'1"	164	99	5'1"	160	94	5'1"	168
5'2"	156	104	5'2"	152	98	5'2"	169	103	5'2"	164	97	5'2"	174
5'3"	161	108	5'3"	157	100	5'3"	174	107	5'3"	169	98	5'3"	179
5'4"	165	111	5'4"	162	102	5'4"	179	110	5'4"	174	101	5'4"	184
5'5"	170	115	5'5"	166	104	5'5"	184	113	5'5"	179	103	5'5"	190
5'6"	175	118	5'6"	171	107	5'6"	189	117	5'6"	184	105	5'6"	196
5'7"	180	122	5'7"	176	108	5'7"	194	120	5'7"	189	107	5'7"	201
5'8"	185	124	5'8"	181	112	5'8"	200	123	5'8"	195	111	5'8"	207
5'9"	190	129	5'9"	186	115	5'9"	205	127	5'9"	200	113	5'9"	212
5'10"	196	131	5'10"	191	118	5'10"	211	129	5'10"	206	117	5'10"	218
5'11"	200	135	5'11"	196	121	5'11"	216	133	5'11"	211	119	5'11"	223
6'0"	206	138	6'0"	201	125	6'0"	223	137	6'0"	217	122	6'0"	229
6'1"	212	143	6'1"	207	126	6'1"	228	141	6'1"	223	125	6'1"	235
6'2"	218	146	6'2"	212	128	6'2"	235	145	6'2"	230	128	6'2"	241
6'3"	223	150	6'3"	218	133	6'3"	241	148	6'3"	236	132	6'3"	247
6'4"	229	153	6'4"	224	137	6'4"	247	152	6'4"	243	135	6'4"	254
6'5"	235	158	6'5"	230	140	6'5"	254	156	6'5"	249	138	6'5"	260
6'6"	241	164	6'6"	236	144	6'6"	261	160	6'6"	256	142	6'6"	266
6'7"	246	166	6'7"	242	146	6'7"	267	165	6'7"	262	145	6'7"	273

ReliaStar Life Insurance Company
20 Washington Avenue South
Minneapolis, MN 55401

**ReliaStar Life Insurance Company
of New York**
1000 Woodbury Road, Suite 208
Woodbury, NY 11797

**Security Life of Denver
Insurance Company**
1290 Broadway
Denver, CO 80203-5699

Life insurance products issued by ReliaStar Life Insurance Company, ReliaStar Life Insurance Company of New York and Security Life of Denver Insurance Company. Variable life insurance products are distributed by ING America Equities, Inc., 1290 Broadway, Denver CO 80203. All 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 all obligations under its policies.

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

For agent/registered representative use only. Not for public distribution.

