



July 16, 2012

Suspending 25- and 30-Year Term Sales

ING TermSmart & ING TermSmart★NY

In light of the ongoing and historically low interest rate environment, the ING family of companies (ING) will be suspending sales of the 25 and 30-year term periods on ING TermSmart and ING TermSmart★NY.

Implementation and Transition Rules

- 7/30/2012 Last day to quote 25 and 30-year terms in ING Presents and Winflex.
- 7/31/2012 Last day to receive formal applications for 25 and 30-year terms. ING Presents will only quote 10, 15 and 20 year terms. This deadline also applies to applications for policies to be owned by trusts that are not established before 7/31.
- 8/15/2012 Last day to receive applications for NY replacement cases (Reg 60) for 25 and 30-year terms.
- All applications for 25 and 30-year terms received by 7/31/2012, must be issued by 9/30/2012.
 - Applications that were previously closed cannot be re-opened for 25 or 30-year terms after 7/31/2012.

Suspending these sales reflects ING's commitment to manage our products wisely and effectively in the current economic environment. We appreciate your business and look forward to continuing to provide financial security for your clients.

For more information, call ING Insurance Sales Support at 866-ING-SELL (866-464-7355) or log onto the ING for Professionals site (www.inqlifeinsurance.com).

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ING TermSmart, policy form series 1315-02/10 (varies by state and may not be available in all states), is issued by ReliaStar Life Insurance Company (not available in New York). ING TermSmart★NY, policy form series 3314-02/10, 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 are members of the ING family of companies.

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CN0713-3534-0714