



Guaranteed protection with growth potential*

*Refers to Cash Value Accumulation Potential

Voya IUL-GDB Producer Guide

Voya Indexed Universal Life-Guaranteed Death Benefit (Voya IUL-GDB)

issued by Security Life of Denver Insurance Company

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This document is not intended to be a complete explanation of the policy, which must be consulted for restrictions, definitions and details. Most of the capitalized terms used in this document are defined in the "Terms to Understand" section of the policy. Please refer to that section for further explanation about these terms.

Voya Indexed Universal Life— Guaranteed Death Benefit

(Voya IUL-GDB) issued by Security Life of Denver Insurance Company



Voya IUL-GDB is ideal for your clients who:

- Favor guarantees over maximizing returns
- Has concern over equity return volatility
- Fears investment losses
- Expects a delayed retirement

With this policy your clients will get the guaranteed **death benefit coverage** they seek and much more. The “more” can be activated from the long-term surrender value accumulation potential of the Indexed Strategy.

This product design could allow your client future flexibility to potentially:

- Access Surrender Value
- Increase death benefit
- Eliminate future premiums
- Exchange for a different product solution

Strong enough to give your clients **numerous** future options. Flexible enough to offer opportunities never before possible in a typical no-lapse policy. Finally, **flexibility and future options** in a policy with a Guaranteed Death Benefit!

Key Features

- Guaranteed death benefit up to a lifetime (see details on next page)
- Long-term surrender value accumulation potential
- Flexibility for options in the future
- Target premiums higher than traditional no-lapse UL

All guarantees are based on the financial strength and claims paying ability of Security Life of Denver Insurance Company who is solely responsible for the obligations under its own policies.

Product Specifications

Free Look Period

The policy owner will have 30 days to review the policy beginning with the date of delivery (may vary by state). If the policy is returned within that time, all premiums paid will be refunded and the policy will be considered void from the beginning.

Issue Ages & Underwriting/Risk Classes

- Issue Age is the insured person's age on the birthday nearest the policy date. Backdating of up to six months is allowed to save age.
- Substandard ratings are available to Table P (availability limited by amount and issue age).
- Fully Underwritten Only. Guaranteed Issue is not available.

Risk Class	Age
Super Preferred No Tobacco	18 - 70
Preferred No Tobacco	18 - 70
Standard No Tobacco	0 - 70
Preferred Tobacco	18 - 70
Standard Tobacco	16 - 70

Minimum Stated Death Benefit

\$50,000 (no death benefit increases allowed after issue)

Death Benefit Guarantees

First 10 years

The Minimum Monthly Premium Period is 10 years. This feature guarantees that the policy will not lapse during this death benefit guarantee period if the sum of the premiums paid since the policy date (net of any Loan Amounts and partial withdrawals, including partial withdrawal service fees) is equal to or greater than the sum of the required minimum monthly premiums.

Following this period, premium payments higher than the minimum monthly premium may be required to keep the policy in force. Paying only the minimum monthly premium does not guarantee continuation of the contract. In addition, your clients may be foregoing the advantage of potentially building the policy's Account Value.

Lifetime Guarantee

Following the initial 10-year period, the Lapse Protection Value (LPV) provides up to a lifetime policy guarantee that's dependent upon the amount of premiums paid and when they are paid. As this LPV is a secondary guarantee, it may keep the policy in force even if the Net Surrender Value is zero or less. However, the policy will enter the 61-day Grace Period if the Loan Amount exceeds the Surrender Value.

The LPV is generally computed in the same manner as the Account Value; however, it uses a unique set of guaranteed charges and fixed credited interest rates. Should the LPV, less any Loan Amount, be less than zero, the policy will enter into a 61-day Grace Period. The LPV is a reference value only. The LPV is not used to determine the Account Value or death benefit provided by the policy.

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Death Benefit Options

■ Option 1: Stated Death Benefit

■ Option 2: Stated Death Benefit plus the Account Value

Either the Guideline Premium Test or the Cash Value Accumulation Test may be selected to ensure compliance with the Definition of Life Insurance (DOLI) under I.R.C. 7702.

Changes in Death Benefit Options

Changes will become effective as of the next monthly processing date after the request is approved. After the request is approved, we will send a new policy schedule, which should be attached to the policy. The death benefit option change applies to the entire Stated Death Benefit and may not be scheduled at issue.

Requested Changes in Stated Death Benefit Amount

- After the first policy year, once each policy year the policy owner may request a decrease in the Stated Death Benefit.
- Increases in the Stated Death Benefit are not allowed.
- Requests will be effective as of the next monthly processing date after the request is approved.
- Changes must be for a minimum of \$1,000.
- If a requested change is approved, we will send new schedule pages that will show, among other things, the new Stated Death Benefit.
- In some cases, we may not approve a change requested because it would disqualify the policy as life insurance under applicable federal income tax law.
- Decreases to a face amount below \$50,000 are not allowed.
- A surrender charge will apply if your client decreases the Stated Death Benefit during the surrender charge period. If a surrender charge applies, we will deduct it from the Account Value and reduce future surrender charges.

To change from Option 1 to Option 2:

- The Stated Death Benefit following the change equals the Stated Death Benefit prior to the change minus the Account Value as of the effective date of the change. If the Stated Death Benefit after the change would be less than the minimum we require, then the option change cannot be made.
- Option 2 will not be available if the continuation of coverage feature is in effect after the insured reaches attained age 121.
- No changes will be allowed to the death benefit option after the insured reaches attained age 121.

To change from Option 2 to Option 1:

- The Stated Death Benefit following the change equals the Stated Death Benefit prior to the change plus the Account Value as of the effective date of the change.
- Option 2 will not be available if the continuation of coverage feature is in effect after the insured reaches attained age 121. Therefore, at attained age 121, if the death benefit option in effect on the policy is Option 2, the policy will be converted to Option 1, which may increase the Stated Death Benefit by the Account Value at that time. No further changes will be allowed to the death benefit option.

Premiums

- An initial premium must be paid to put the policy in force.
- There are no required premium payments other than those needed to keep the policy in force or payments required to maintain certain benefits.
- All premium payments are initially credited to the Fixed Strategy before being moved to the Indexed Strategy on an Election Date according to the policy owner's instructions. For a premium payment to be eligible to be moved to the Indexed Strategy on a given Election Date, it along with election instructions must be received in our Customer Service Center by the close of business at least 3 business days prior to the Election Date.

Scheduled Premiums

- Policy owners may choose the scheduled premium within our limits when applying for the policy.
- Policy owners are not required to pay the scheduled premium, and it can be changed at any time subject to the minimum and maximum limits we may set.

Unscheduled Premium Payments

- Unscheduled premium payments can be made at any time, and in any amount prior to attained age 121 of the insured, subject to premium limitations mentioned above.
- We may refuse to accept or limit the amount of unscheduled premiums to comply with the federal income tax law definition of life insurance.
- We may require evidence of insurability.
- Our acceptance of an unscheduled premium payment may be subject to certain limitations and conditioned on the availability of reinsurance coverage.
- If a policy loan is outstanding, any payment which is not a scheduled premium payment will be considered a loan repayment, unless indicated otherwise.

Lapse

If the policy has not met either the Minimum Monthly Premium or the Lapse Protection Value requirements, the policy will lapse whenever the Net Surrender Value drops to zero or below. However, the policy provides a 61-day grace period whereby the policy will not lapse so long as a premium is paid during that time which we expect to be sufficient to cover the past due charges and keep the policy and any riders in-force for two months following the receipt of the required premium.

Continuation of Coverage

If the policy is in force at the insured's attained age 121:

- All riders terminate.
- Death Benefit Option 2 is converted to Death Benefit Option 1 and no further changes to the death benefit option will be allowed.
- No further monthly deductions, including COI's will be taken.
- Partial withdrawals will continue to be available.
- Select Loans will no longer be available. Any Select Loans will be converted to Traditional Loans. Traditional Loans will continue to be available and any existing Traditional Loans will continue. Loan interest continues to accrue and, if not paid, could cause the policy to lapse. Repayments on loans will be accepted.
- If, at the insured's attained age 121, the policy owner does not want the continuation of coverage feature, the policy may be surrendered for the Net Surrender Value. Some portion of this payment may be taxable.
- Continuing coverage provided beyond attained age 100 may cause the policy to fail to qualify as life insurance under the Internal Revenue Code and the policy owner may be subject to adverse tax consequences. The policy owner should consult a tax advisor before choosing to continue the policy after attained age 100.

Crediting Strategies

S&P 500® 1 Year Point to Point Indexed Strategy

- The Indexed Strategy is comprised of up to 12 Indexed Strategy Blocks.
- The Indexed Strategy offers an index credit linked in part to increases, if any, in the S&P 500® (subject to a maximum index credit rate cap).
- A new Block is created as a result of an amount being elected to the Indexed Strategy, or if no affirmative election is made on the Block Maturity Date to move all of the value of the Block to the Fixed Strategy.
- Each Block matures on an Election Date one year from the Block's start date. At that time, an Index Credit is calculated and, if applicable, added to the Block.

See the Voya IUL-GDB Buyers Guide (#159889) for hypothetical Index Credit calculations.

Guaranteed Minimum Annual Interest Rate for Indexed Strategy: 1%

Index Method: 1-Year point-to-point



Participation Rate and Index Cap: The Participation Rate is the percentage of the index change rate that is reflected in the Index Credit. The Index Cap is a limit on the amount of the index growth that will be used in calculating the index credit rate. For each Block, the Participation Rate and Index Cap will be set on the Block Start Date and will not change for that Block. They will never be less than the guaranteed minimums shown below. Go to VoyaProfessionals.com to get updated current Index Cap and Participation Rate information.

Guaranteed Minimum Participation Rate: 100%

Guaranteed Minimum Index Cap: 2.50%

All guarantees are based on the financial strength and claims paying ability of Security Life of Denver Insurance Company who is solely responsible for the obligations under its own policies.

Fixed Strategy

Guaranteed Minimum Annual Interest Rate for Fixed Strategy: 2%

- The credited rate will be set according to company practice based on the performance of the issuing insurance company's General Account.
- At each policy anniversary the credited rate for the Fixed Strategy will vary based on the current credited interest rate declared by us at the time, but it will never be less than the guaranteed minimum interest rate of 2% per year. Any higher rate is guaranteed to be in effect for at least 12 months.

Elections

Policy Owner Instructions

- Elections will not be processed until the Right to Examine Period ends.
- The Election Date is the 28th day of each month or the next available business day if the New York Stock Exchange is not open for trading on the 28th. Instructions and payments must be received at least three business days prior to the next Election Date in order to be processed on that Election Date.
- After the policy owner's initial election is designated, requests may be written or made by telephone by the policy owner, his or her agent, or the agent's assistant if the policy owner has selected telephone privileges. The policy owner may revoke automatic telephone privileges by writing to the Customer Service Center.

Fixed Strategy to Indexed Strategy

- All net premiums are initially credited to the Fixed Strategy.
- The policy owner may choose to automatically have a percentage of each of the net premiums elected to the Indexed Strategy.
- To be processed on the next Election Date, the premium payment and the policy owner's instructions must be received in the Customer Service Center at least three business days prior to the next Election Date.
- The Election Date, the date on which the election will be processed, is the 28th day of each month or the next business day if the New York Stock Exchange is not open for trading on the 28th, subject to procedures and limitations.
- The minimum election amount is \$50.

When an election is made to move an amount from the Fixed Strategy to the Indexed Strategy, the guaranteed minimum interest rate changes from 2% to 1% on the amounts elected, as long as they remain in the Indexed Strategy. Additional premiums may also be required over the crediting period if the amounts in the Fixed Strategy and the Indexed Strategy are insufficient to pay the monthly deductions taken from the Account Value.

Indexed Strategy to Fixed Strategy

- Elections from the Indexed Strategy to the Fixed Strategy will be processed on the Block Maturity Date.

Reduce risk with automatic elections!

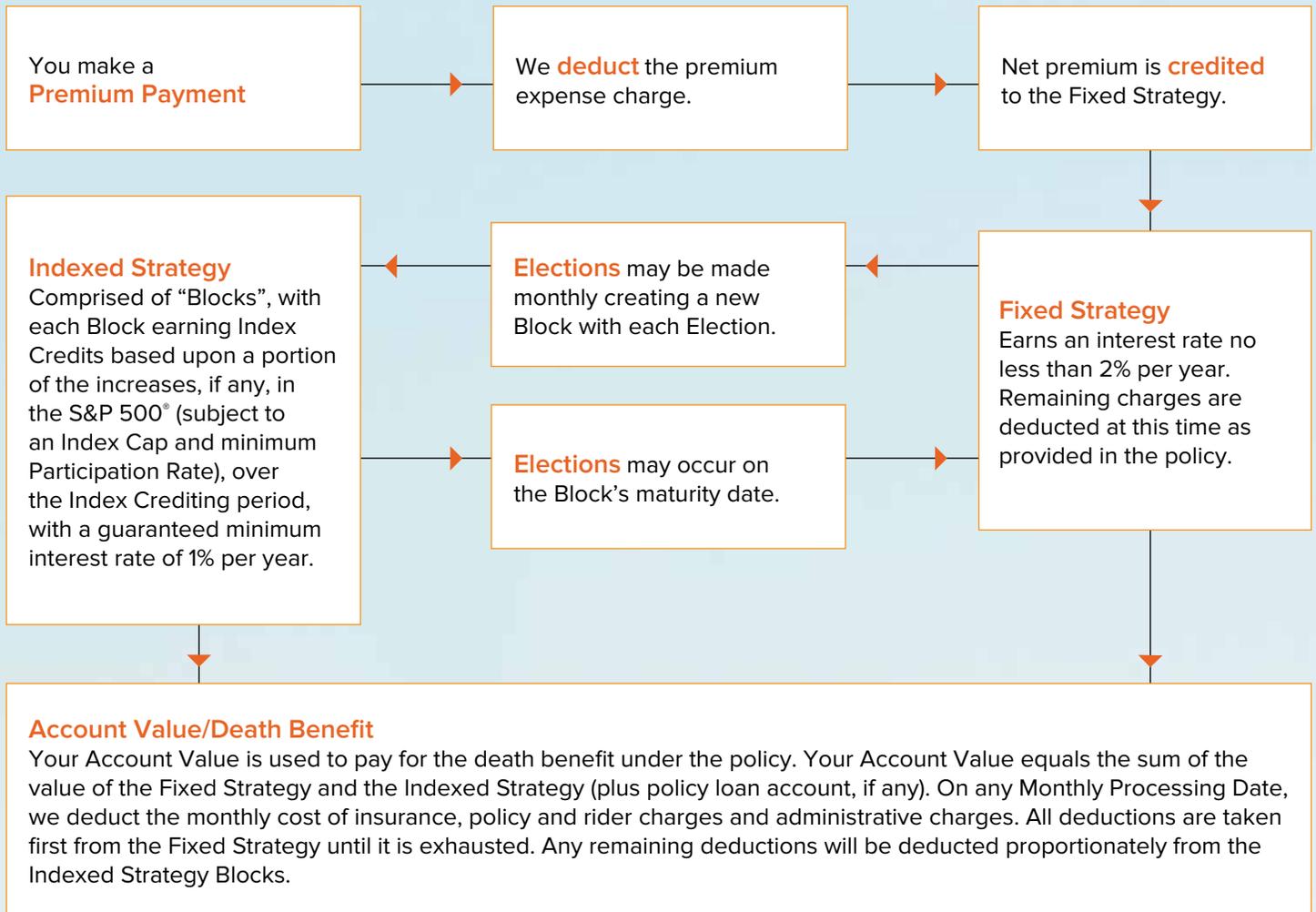
Automatically spreading allocations into the Indexed Strategy can help reduce the risk of allocating at "the wrong time" by spreading out Account Values over multiple Indexed Strategy Blocks.

Simply have your clients completely fill out the Election Worksheet* and fax or mail it to the Customer Service Center. They will choose a fixed percentage or dollar amount to be automatically allocated annually, semi-annually, quarterly or even monthly from their Fixed Strategy account to the Indexed Strategy on an ongoing basis. Or they may schedule automatic elections from the Indexed Strategy to the Fixed Strategy as each Block matures.

* All forms are available on Voya for Professionals at VoyaProfessionals.com. Easily access using the Forms Wizard.



Here's how it works:



Expenses

Deductions from Premiums

Guaranteed Maximum Monthly Policy Charge
\$20 per month on a current basis.

Charge is guaranteed not to exceed \$30 per month. Charge is discontinued at attained age 121 of the insured.

Guaranteed Maximum Monthly Administrative Charge

Charges vary based on the insured's issue age, gender, risk class, and policy year. This charge is discontinued at age 121 of the insured.

Guaranteed Maximum Premium Expense Charge

Current charges vary based on target vs. excess premium and policy year. Guaranteed charges are as follows:

Policy Year(s)	Premium Charge
1-4	23%
5+	10%

Guaranteed Maximum Monthly Cost of Insurance (COI) Charge

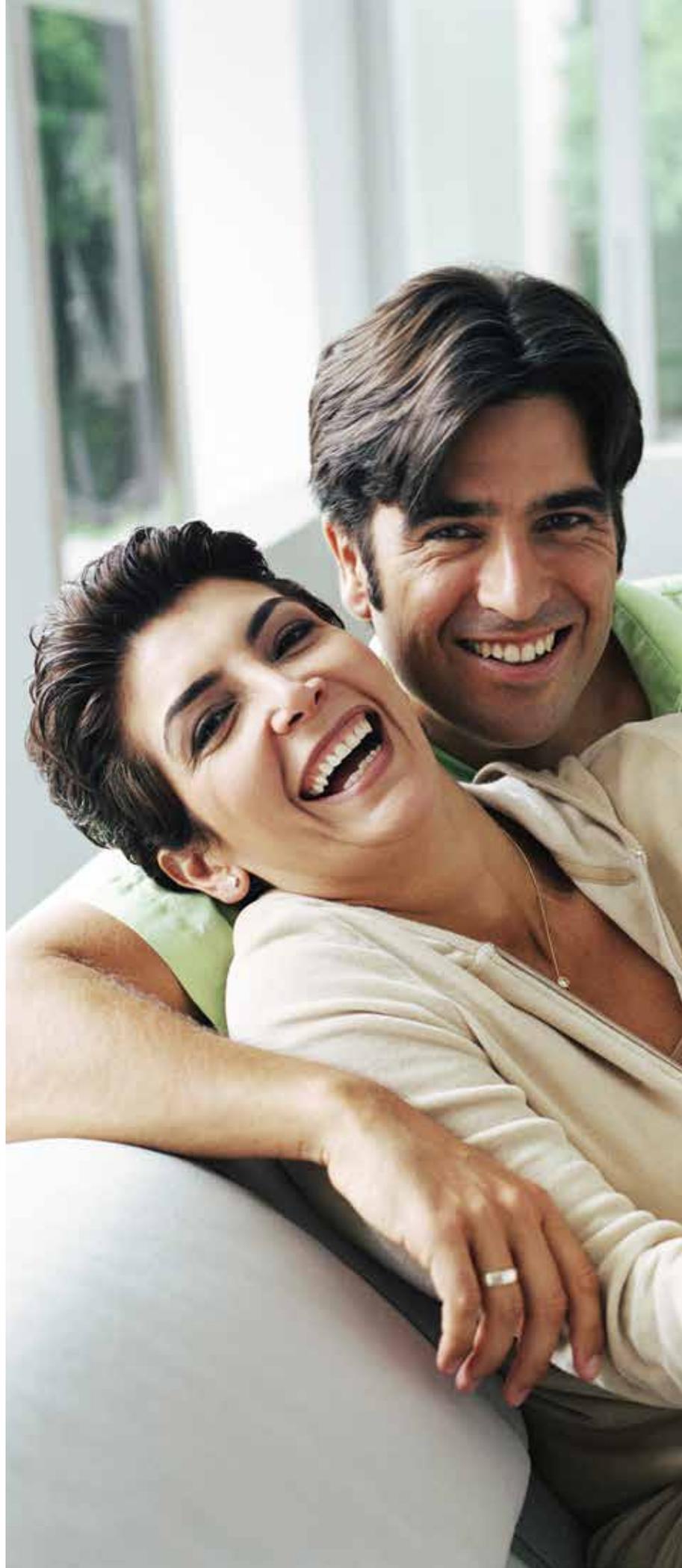
Charges vary based on gender, issue age, risk class, and policy year. Based on a dollar amount for each \$1,000 of net amount at risk.

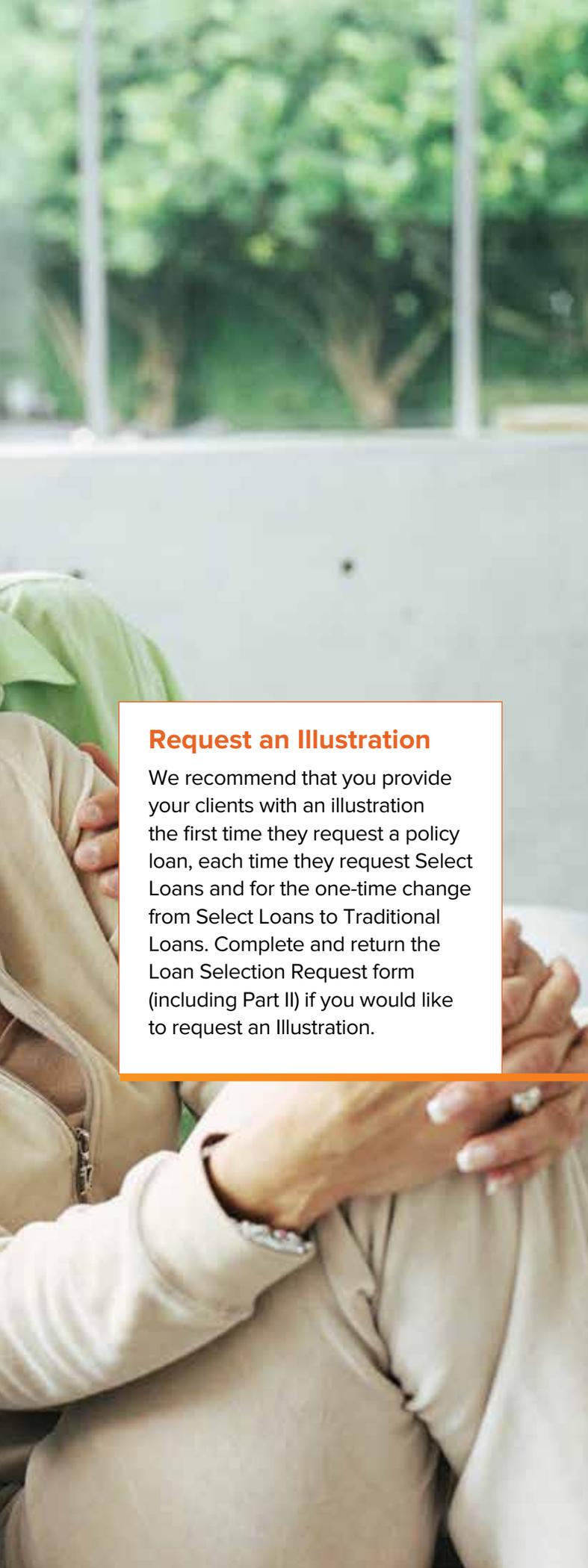
Maximum Policy Transaction Fees

There is a \$10 charge for each partial withdrawal. We also reserve the right to charge \$25 for each in-force illustration after the first in a policy year.

Surrender Charge

The length of the surrender charge period is 14 policy years. Because the Index Credit is applied only on an Index Block's Maturity Date, **if your client surrenders his or her policy before a Block's Maturity Date he or she will not receive an Index Credit for that Block.**





Request an Illustration

We recommend that you provide your clients with an illustration the first time they request a policy loan, each time they request Select Loans and for the one-time change from Select Loans to Traditional Loans. Complete and return the Loan Selection Request form (including Part II) if you would like to request an Illustration.

Policy Loans and Partial Withdrawals

Policy loans and partial withdrawals may reduce or eliminate Index Credits, generate an income tax liability, reduce available Surrender Value and reduce the death benefit, or cause the policy to lapse. Additionally, loans may limit your client's ability to make elections to the Indexed Strategy. If a loan results in amounts being deducted from a Block prior to its Block Maturity Date, no elections from the Fixed Strategy to the Indexed Strategy will be processed in the 36 months following the loan. We may enforce a lockout period shorter than the guaranteed maximum stated here.

Policy loans will reduce the policy's available Net Surrender Value. If the insured dies while there is an outstanding loan, the Loan Amount will be deducted from the death proceeds. If loan interest is not paid in cash, it is added to the outstanding Loan Amount. The unpaid loan interest will then increase the amount borrowed, which will result in increased loan interest charges. If the Loan Amount exceeds the Surrender Value, the policy will enter into the Grace Period, except as provided in the Minimum Monthly Premium and Lapse Protection Value provisions of the policy.

If the policy enters the Grace Period, additional premium will need to be paid to keep it from lapsing. Policy lapse may also be a taxable event. For this reason, the owner may want to consider paying the Loan Interest due each year. Loan Interest charges are due in arrears on each policy anniversary.

Policy loans are available anytime on or after the first policy month.

Minimum loan: \$1,000 (may vary by state)

Maximum loan: 100% of Net Surrender Value less three Monthly Deductions

There are two loan options;

- Traditional Loans
- Select Loans

Your client may only have one loan type on a policy at a time. If your client initially chooses Traditional Loans, he or she may never change to Select Loans. If your client chooses Select Loans, he or she may change one time to Traditional Loans, but he or she may never change back to Select Loans.

Traditional Loans

Traditional Loans are policy loans in which an amount equal to the loan or Loan Interest due is added to both the Loan Amount and the Policy Loan Account. The amount is deducted from the Fixed Strategy until it's exhausted, and any excess amount is deducted from the Indexed Strategy in the order shown in the policy.

Charged Annual Interest Rate: 6.00%
(current & guaranteed)

Credited Annual Interest Rate (accrued daily):

	Standard loans (policy years 1-10)	Preferred loans (policy years 11+)
Current basis	5.00%	6.00%
Guaranteed basis	4.50%	5.50%

After the 10th policy year, on a current basis, zero net-interest loans may be available such that the amount of the interest credited may be equal to the amount of interest charged. Please note that a zero-net interest loan describes a financial result only and that interest charged on the loan that is not paid in cash is added to the Loan Amount and, in turn, results in increased Loan Interest charges.

Select Loans

Select Loans are policy loans in which an amount equal to the loan or Loan Interest due is added to the Loan Amount while remaining in the Fixed Strategy and/or Indexed Strategy as elected by the policy owner. The interest rate charged on the Loan Amount for a Select Loan is fixed at 6% per year, regardless of the Index Credits earned and/or the credited interest rates.

Select Loans have the risk that the amount credited will be less than the interest charged on the policy loan. As a result the policy performance may be lower than projected. Without additional premium or Loan Interest payments, the policy could lapse. With Select Loans the net result of having a policy loan varies depending on the Index Credits earned and/or the credited interest rates on the Account Value.

For Select Loans the maximum difference between the amount credited to the Account Value and the interest charged on the policy loan each year is 5%. For Traditional Loans, the guaranteed maximum difference between the amount credited to the Policy Loan Account and the interest charged on the Loan Amount each year is 1%.

With Select Loans, the result of having a policy loan varies depending on the Index Credits earned and/or the credited interest rates, and if your client pays loan interest in cash or allows it to accrue.

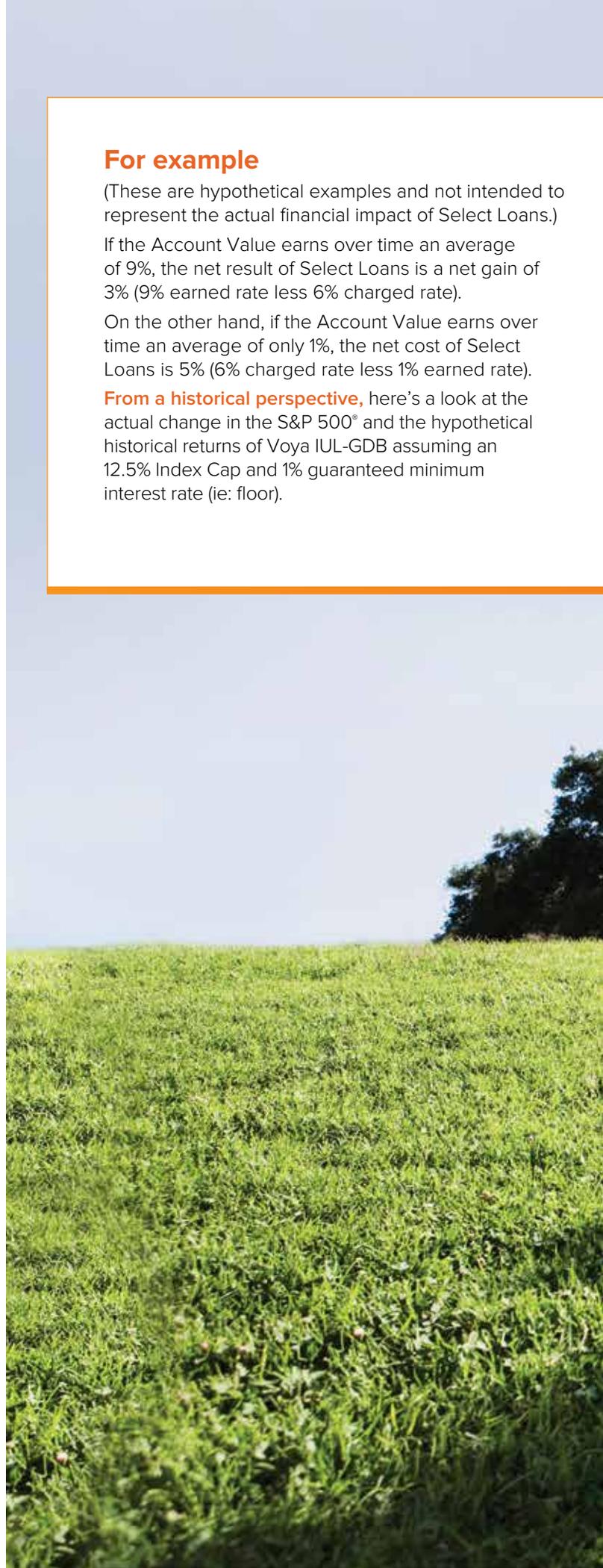
For example

(These are hypothetical examples and not intended to represent the actual financial impact of Select Loans.)

If the Account Value earns over time an average of 9%, the net result of Select Loans is a net gain of 3% (9% earned rate less 6% charged rate).

On the other hand, if the Account Value earns over time an average of only 1%, the net cost of Select Loans is 5% (6% charged rate less 1% earned rate).

From a historical perspective, here's a look at the actual change in the S&P 500® and the hypothetical historical returns of Voya IUL-GDB assuming an 12.5% Index Cap and 1% guaranteed minimum interest rate (ie: floor).



Historical Returns - 1 Year Hypothetical Periods 1/28/85 through 6/28/2014 and 6% Select Loan Interest Rate



Partial Withdrawals

Partial withdrawals against the policy's Net Surrender Value may be requested on any Monthly Processing Date after the first policy anniversary.

Minimum: \$1,000

Maximum: 100% of the value of the Fixed Strategy plus 100% of the value of the Indexed Strategy per year, but in no event greater than an amount that would leave \$500 as the Net Surrender Value.

- A \$10 fee is charged to the Account Value for each partial withdrawal.
- The Stated Death Benefit is not reduced by a partial withdrawal if:
 - The Base Death Benefit has been increased to qualify the policy as life insurance under the Internal Revenue Code; and
 - The partial withdrawal amount is no greater than that amount which reduces the Account Value to the level which no longer requires the Base Death Benefit to be increased for Internal Revenue Code purposes.
- In all other situations, a partial withdrawal may reduce the Stated Death Benefit, depending on the death benefit option in effect:
 - For a policy with Death Benefit Option 1, a partial withdrawal reduces the Stated Death benefit by the amount of the partial withdrawal.
 - For a policy with Death Benefit Option 2, a partial withdrawal does not reduce the Stated Death benefit.
- No partial withdrawal will be allowed if it reduces the Stated Death Benefit below the minimum required to issue the policy.
- If a policy is a modified endowment contract ("MEC"), certain distributions from the policy (such as surrender, withdrawal, policy loans, a third party loan secured by the policy, or other pre-death distributions) may be taxed as income in the year the distribution is made. If the distribution is taxable, it may also incur a 10% penalty tax unless the policy owner qualifies under one of the exemption provisions of I.R.C. 72(v). Any distributions made within two years prior to the policy becoming a MEC may also be taxable.
- Any reduction in death benefit or Account Value will occur as of the monthly processing date after the approval of the partial withdrawal request.



Riders

Accelerated Benefit Rider

We will pay the accelerated benefit when we receive, during the lifetime of the insured, written proof that the insured has been diagnosed with a qualifying condition. A cost is associated with this benefit only when the rider is exercised. All claims for this benefit require a Physician's Statement including all medical records certifying that the insured has a condition that is covered by the rider and requests for this benefit are subject to approval by the Voya™ Claims department.

If the Accelerated Benefit Rider is exercised on the policy, the Accelerated Benefit is first used to repay any Loan Amount. Once there is a lien against the policy, remaining Select Loans, if any, will be converted to Traditional Loans. Select Loans will no longer be available for the policy. Traditional Loans will be available, subject to the terms and conditions of the rider. The remainder (less the administrative charge) will be paid to the policy owner.

Minimum benefit: \$10,000

Maximum benefit: The lesser of 50% of the eligible death benefit or \$1,000,000

An accelerated benefit creates a lien

The accelerated benefit paid to the insured plus any amounts paid by us to keep the policy in force plus interest accrued will be a lien against the policy. The amount of any death benefit proceeds payable under the policy will be reduced by the amount of this lien and access to the excess of the value of the policy through surrender, withdrawal or loan will be limited to the excess of the value of the policy in excess of the lien. The benefits paid under this rider are intended to be treated for Federal tax purposes as accelerated death benefits under Section 101(g)(1)(A) of the Internal Revenue Code, as amended (the "Code"). The accelerated benefit is intended to qualify for exclusion from income subject to the qualification requirements under applicable provisions of the Code. Your client should consult his or her personal tax or legal advisor to assess the impact of benefits provided by this rider. Receipt of an accelerated benefit may be taxable as income. This rider is not intended to be a qualified long-term care insurance contract under section 7702B(b) of the Code nor is it intended to be a non-qualified long-term care contract. This rider does not pay or reimburse for expenses including those described in 101(g)(3)(A)(ii)(I) of the Code. Receipt of an Accelerated Benefit under this rider may adversely affect your client's eligibility for Medicaid or other government benefits or entitlements.

Qualifying condition

A medical or physical condition that results in a diagnosis that the insured's life expectancy be 12 months or less from the date of receipt of a Physician Statement.

Examples:

Any cancer that:

- has metastasized from an original site to one or more sites elsewhere in the body
- stage III or stage IV lymphoma

Additional qualifying conditions

Note: This is only an overview of the types of conditions that would be covered or not covered under the Accelerated Benefit Rider; it is not a complete or all-inclusive list.

Examples:

- transplants (liver, heart, lung, kidney, pancreas or bone marrow)
- total parenteral nutrition
- mechanical respiration
- heart / lung bypass

1. A medical condition that has required or requires extraordinary medical intervention without which the insured would die.
2. A medical condition that usually requires continuous confinement in an eligible institution and in which the insured is expected to remain for the rest of his or her life.

Examples:

- paraplegia or quadriplegia in which there is a lack of renal or urinary functions
- end stage Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease)
- severe Alzheimer's Disease

3. A medical condition that would, in the absence of extensive or extraordinary medical treatment, result in a drastically limited life span.

Examples:

- coronary artery disease resulting in an acute infarction with a sustained NY Heart Association classification of III or IV
- end stage renal failure requiring continuous dialysis

Conditions that may not qualify:

1. Minor heart attack which would not meet the NY Heart Association classification of III or IV
2. Minor stroke with minor to moderate central nervous system deficit with minimal impact upon daily living
3. Cancer
 - leucoplakial
 - Hyperplasia
 - Leukemia
 - Carcinoid
 - Polycythemia
 - Stage I or II Lymphoma
 - Stage A prostate cancer
 - Duke's Stage A colon cancer
 - Intraductal non-invasive breast cancer
 - Stage 0 or 1 transitional cell carcinoma of urinary bladder
 - In-Situ Cancer
 - Chronic Lymphocytic Leukemia RA1 stage 0
 - Any other pre-malignant lesion, benign tumors or polyps

The Accelerated Benefit Rider may not be available in all states and may differ by name in some states. The conditions described here may be limited in some states. Please see the Accelerated Benefit Rider, form #R2030 - 03/08 for more information about the terms and conditions associated with this rider benefit.

Additional Insured Rider

The Additional Insured Rider (AIR) provides term coverage on the additionally insured spouse (or same sex partner of the base insured when recognized by applicable law) or children of the base insured. The AIR is **not** available to cover the base insured. The rider expires at the earlier of the base insured's attained age 121 or the additional insured's attained age 90. The minimum benefit amount is:

Class	Issue Age	Minimum Face Amount
Preferred No Tobacco	18-85	\$50,000
Standard No Tobacco	16-85	\$50,000
Standard No Tobacco	0-15	\$10,000
Preferred Tobacco	18-85	\$50,000
Standard Tobacco	16-85	\$50,000

- The maximum total benefit is five times the base insured's Stated Death Benefit for all Additional Insured Riders combined. A maximum of five AIRs will be available.
- Additional insureds can be rated, subject to appropriate underwriting standards.

- This rider and all coverage under this rider will end at the earliest of:
 - The date the policy terminates for any reason.
 - The expiry date of this rider (equal to the earlier of the base insured's attained age 121 or the additional insured's attained age 90).
 - The death of the additional insured.
 - The date on which the conversion option is exercised.
 - The policy owner requests that the rider is canceled. Cancellation will take effect on the date we receive the written request at our Customer Service Center.
- Prior to the additional insured's attained age 70, the policy owner may convert this rider to a policy on the life of the additional insured, subject to our conversion terms. No evidence of insurability is required in order to exercise this option unless an increase in the death benefit or an additional benefit is requested in connection with the conversion.

Please see the Additional Insured Rider, form #R1343-04/06, for more information about the terms and conditions associated with this rider.



Premium Deposit Fund Rider

The Premium Deposit Fund (PDF) Rider is designed to allow your clients to maximally fund their policy, without creating a Modified Endowment Contract, and maintain the tax advantages of life insurance. The PDF Rider lets your clients' money grow at a current annual interest rate in the premium deposit fund, while also paying scheduled premiums automatically when they come due.

Guidelines

Payment Limits

Minimum: 2 total premiums (i.e. a 2-pay)

Maximum: 10 total premiums (i.e. a 10-pay)

Deposit Limits

Minimum: \$10,000

Maximum: \$3 million (Cases above \$3M are considered upon additional review.) Deposits can only be made at time of policy issue.

Cost

No charge.

Interest Rates

The Premium Deposit Fund will earn interest at a rate solely declared by us from time to time, subject to the 1% Guaranteed Minimum Interest Rate.

Taxation

Interest paid is subject to taxation. The policy owner will be sent an IRS 1099 annually.

Withdrawals

Partial withdrawals are not allowed.

Full surrender of the PDF will incur a 5% surrender fee on the remaining PDF balance.

1035 Exchanges

Any funds arriving via a 1035 exchange must go directly into the policy and not into the PDF.

Compensation

There is no compensation associated with the PDF.

Compensation is paid on the base policy as the premium is moved into the policy based on the product's normal compensation schedule.

Please see the Premium Deposit Fund Rider (form #R1388-12/13) for more information about the terms and conditions associated with this rider benefit.

Overloan Lapse Protection Rider

The Overloan Lapse Protection Rider (OLP) can help prevent policy lapse as a result of policy loan indebtedness. Policies that are heavily funded are often illustrated with considerable policy loan distributions later in life.

Adverse policy performances and other factors can cause these types of policies to lapse. The OLP Rider is designed to keep policies in force and avoid triggering taxable events when loan balances approach 100% of the Account Value. It is available on guideline premium test policies only. This rider will have no impact on policy values since there is no charge unless and until it is exercised by policy owner request. We assess a one time transaction charge of 3.5% of the Account Value when the OLP Rider is exercised.

If the OLP Rider is exercised, any Select Loans will be converted to Traditional Loans, and Select Loans will no longer be available for the policy. Traditional Loans will continue to be available, and any existing Traditional Loans will continue.

The conditions that must be met before exercising the rider are as follows:

- The underlying policy must have been in force for at least 15 years.
- The insured must be at least 75.
- The total Loan Amount including accrued but unpaid loan interest must be equal to or greater than the Stated Death Benefit (or target death benefit, if greater).
- The total Loan Amount excluding unearned loan interest can be no more than the Account Value less the rider charge.
- The exercise of the OLP Rider cannot cause the policy to become a modified endowment contract or violate the premium limits of the guideline premium test.

Please see the Overloan Lapse Protection Rider, form #R1378-12/10, for more information about the terms and conditions associated with this rider benefit.

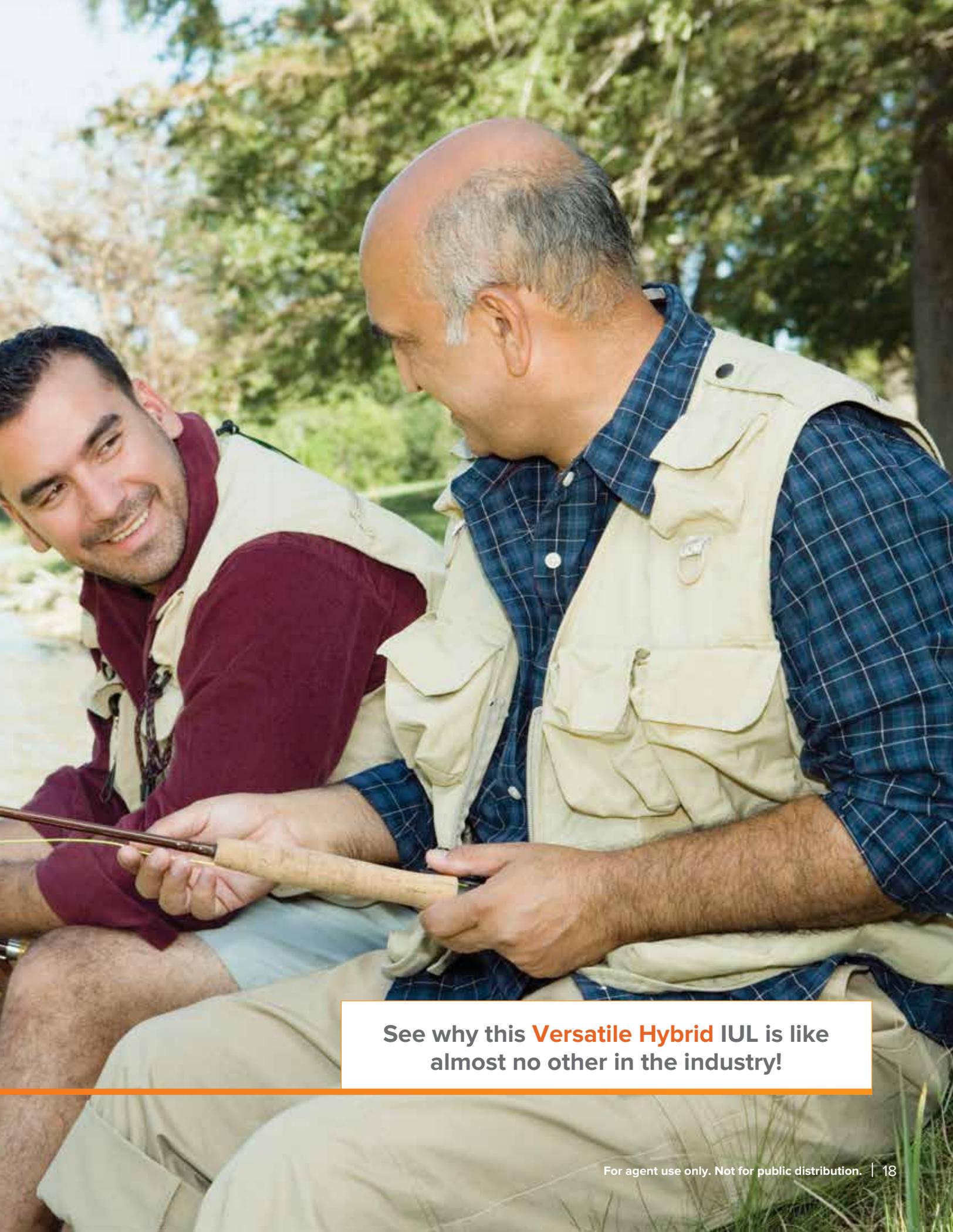
Waiver of Specified Premium Rider (WSP)

If the covered insured is diagnosed with a total disability under the terms of the rider before the policy anniversary nearest the insured's age 65, a specified premium will be credited monthly to the insured's policy. In addition, WSP rider charges will be waived during the disability period.

- This rider is available for issue on lives aged 15 to 55.
- The insured will be totally disabled under the terms of this rider if during the first five years of disability because of bodily injury or disease the insured is unable to perform the material duties of the occupation he/she had when the disability began for at least four months. After five years from the date the disability began, the total disability must prevent the insured from performing the material duties of any occupation for which he/she is reasonably fitted by training, education, or experience. Presumptive disability is loss of sight of both eyes, use of both hands or both feet or one hand and one foot, speech, or hearing in both ears.
- If the total disability begins before the policy anniversary nearest age 60, rider benefits will continue until the earlier of death, maturity, or recovery of the insured from his/her total disability. If the total disability begins after the policy anniversary nearest age 60, rider benefits will continue until age 65, unless the insured is no longer totally disabled before that date.
- The maximum monthly coverage amount on the proposal system equals one twelfth of the guideline level premium of the policy exclusive of the WSP rider. The minimum amount per month is \$25.

Please see the Waiver of Specified Premium Rider, form #R2020-03/01, for more information about the terms and conditions associated with this rider benefit.





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