



Date: June 11, 2009

From: ING Life Product Development

To: ING Life Companies' Distributors

Notice: Commission Changes to ING TermSmart and ING TermSmart*NY Effective July 11, 2009

The commission rates for ING TermSmart 20 and 30, and ING TermSmart*NY 20 and 30 are changing.

The new rates are effective for all applications dated July 11, 2009 and after. Commissions on applications dated before July 11 and received at the ING Service Center by August 31, 2009 will be based on the old rates.

The changes will affect these products as follows:

- **20 and 30-Year ING TermSmart** - 5% reduction in the first year rate shown on your existing schedule
- **20 and 30-Year ING TermSmart*NY** - 5% reduction in the second year rate shown on your existing schedule

Producer/Broker Instructions

If you are a producer, you may request a revised commission schedule from your General Agent.

Watch for our new, improved pricing in many cells on ING TermSmart and ING TermSmart*NY - coming next month!

For additional information, contact your ING Life Companies' representative.

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ING TermSmart, policy form series 1177R (varies by state and may not be available in all states), is issued by ReliaStar Life Insurance Company (Minneapolis, MN). ING TermSmart*NY, policy form series 1177R NY, only available in New York, is issued by ReliaStar Life Insurance Company of New York (Woodbury, NY). Within the state of New York, only ReliaStar Life Insurance Company of New York is admitted, and its products issued. ReliaStar Life Insurance Company and ReliaStar Life Insurance Company of New York are members of the ING family of companies. © 2009 ING North America Insurance Corporation