

Better Prices.

ING TermSmart and ING TermSmart★NY

Issued by ReliaStar Life Insurance Company and ReliaStar Life Insurance Company of New York, respectively.

See how our Term life insurance got Smarter.

Face Amount:
\$1 Million

Issue Age	ING TermSmart	American General	Banner	Genworth	John Hancock	Lincoln	MetLife	Prudential (Pruco)	Transamerica	West Coast Life	ING Rank	
	ING TermSmart★NY	US Life	William Penn	Genworth	John Hancock	Lincoln	First MetLife	Prudential (Pruco)	Transamerica	Protective* (rates not shown)		
15 Year Term, Male, Standard No Tobacco												
55	\$4,238	\$4,614	\$5,085	\$4,725	\$5,570	\$4,705	\$5,129	\$5,275	\$4,660	\$4,250	#1	
20 Year Term, Female, Super Preferred No Tobacco												
45	\$898	\$914	\$905	\$929	\$1,280	\$925	\$1,159	\$1,095	\$940	\$1,110		
25 Year Term, Female, Super Preferred No Tobacco												
35	\$568	\$644	N/A	N/A	N/A	N/A	N/A	N/A	\$610	\$790		
30 Year Term, Male, Super Preferred No Tobacco (or Preferred)												
35	\$818	\$884	\$825	\$894	N/A	\$1,035	\$919	\$895	\$830	\$1,080		

* Protective rates not shown due to variation from nationwide product

NEW RATE BAND

Face Amount:
\$500,000

Issue Age	ING TermSmart	American General	Banner	Genworth	John Hancock	Lincoln	MetLife	Prudential (Pruco)	Transamerica	West Coast Life	ING Rank	
	ING TermSmart★NY	US Life	William Penn	Genworth	John Hancock	Lincoln	First MetLife	Prudential (Pruco)	Transamerica	Protective* (rates not shown)		
10 Year Term, Male, Preferred No Tobacco												
55	\$1,033	\$1,079	\$1,085	\$1,087	N/A	\$1,085	\$1,049	\$1,240	\$1,165	\$1,245	#1	
15 Year Term, Female, Select No Tobacco												
45	\$623	\$644	\$625	\$633	N/A	N/A	\$694	\$930	\$685	N/A		
25 Year Term, Female, Super Preferred No Tobacco												
45	\$663	\$699	N/A	N/A	N/A	N/A	N/A	N/A	\$665	\$965		
30 Year Term, Male, Super Preferred No Tobacco												
45	\$998	\$999	\$1,010	\$1,071	N/A	\$1,035	\$1,219	\$1,130	\$1,045	\$1,245		

* Protective rates not shown due to variation from nationwide product

LIFE



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Face Amount:
\$250,000

Issue Age	ING TermSmart	American General	Banner	Genworth	John Hancock	Lincoln	MetLife	Prudential (Pruco)	Transamerica	West Coast Life
	ING TermSmart★NY	US Life	William Penn	Genworth	John Hancock	Lincoln	First MetLife	Prudential (Pruco)	Transamerica	Protective* (rates not shown)
10 Year Term, Female, Select No Tobacco										
55	\$523	\$594	\$530	\$524	N/A	N/A	\$552	\$718	\$595	N/A
15 Year Term, Male, Preferred No Tobacco										
55	\$766	\$797	\$788	\$774	N/A	\$1,065	\$769	\$870	\$830	\$870
25 Year Term, Male, Super Preferred No Tobacco										
35	\$241	\$244	N/A	N/A	N/A	N/A	N/A	N/A	\$245	\$313
30 Year Term, Female, Standard No Tobacco										
45	\$768	\$784	\$770	\$906	N/A	\$1,163	\$777	\$1,003	\$773	\$935

ING Rank

#1

* Protective rates not shown due to variation from nationwide product
 ING TermSmart competitor products include: AG Select-a-Term (#07007), Banner OPTerm (#RT-97), Colony Term UL (#ICC09GA1002), John Hancock Term 09 (#07 Term), Lincoln Level Term (#TRM5065), MetLife Guaranteed Level Term (#5E-21-04), Pruco Life Term Essential (#PLTIC-2008), Transamerica Trendsetter Super (#07-107), West Coast Life Focus Term (#0511317).
 ING TermSmart★NY competitor products include: AG Select-a-Term (#09007N), Penn Term (#T-RC-IP/97), Colony Term UL (NY) (#GY1002-0709), John Hancock Term 09 (#07 Term), Lincoln Level Term (#TRM5065N), First MetLife Guaranteed Level Term (#5E-21-04-NY), Pruco Life Term Essential (#PLTIC-2008-NY2), Transamerica Trendsetter Super (#38-108). Protective Empire Term (#PL05312NY) rates not shown above.
 All rates shown are as of 03/15/2010, and are subject to change.

Now with our better prices, you can work smarter. **Term. Smarter.**

CALL: Your ING Life Companies' Representative **CLICK:** ING for Professionals at www.inglifeinsurance.com **CONTACT:** ING Life Sales Support at 1-866-ING-SELL (866-464-7355)

ING TermSmart, policy form series 1315-02/10, varies by state and may not be available in all states (not available in New York), is issued by ReliaStar Life Insurance Company (Minneapolis, MN). ING TermSmart NY, policy form series 3314-02/10, (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. Both 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.

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