



A Cigar-Worthy Celebration!



Timely Problem

Earl Smith spends good money on cigars, and doesn't want to pay higher life insurance premiums as a result. Like a lot of guys, Earl only smokes one or fewer cigars per week, but is otherwise healthy and active. Unfortunately, many companies consider prospects like Earl as Smokers or Preferred Smokers, and these prospects balk at paying the higher premiums. How do you turn this into a sale?

60 Second Solution

The ING life companies offer SUPER PREFERRED NO TOBACCO rates on Term AND Cash-Value life insurance products if prospects qualify as 'celebratory' cigar smokers. Imagine what this can mean to your clients and your sales goals!

What can the ING life companies offer?

- Term rates among the best in the industry
- A broad portfolio of Universal, Guaranteed Death Benefit and Variable Universal Life Products
- ORANGE Express Underwriting Program
- Unparalleled Advanced Case Design Illustration Capability
- Liberalized Cholesterol and Build Requirements
- Super Preferred and Preferred No Tobacco rates also considered for your private pilot prospects who meet the criteria

Let's talk about your cigar-smoking clients.
Call your **ING Life Companies'** representative or **ING Life Sales Support** at

866.ING.SELL (866.464.7355).

Life insurance products issued by ReliaStar Life Insurance Company, Security Life of Denver Insurance Company and ReliaStar Life Insurance Company of New York. The general distributor for variable universal life products is ING America Equities, Inc. 1290 Broadway, Denver, CO 80203. Only ReliaStar Life Insurance Company of New York is admitted and its products issued in the state of New York. All companies are members of the ING family of companies.

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