



Help Private Pilots Land Better Rates

Timely Problem

Keith Flatts is a healthy 30 year-old investment banker. He loves flying for fun - he's got more than 100 hours total flying experience but he's not going to fly more than 200 hours per year. Keith wants to purchase life insurance but most companies consider him a huge risk because of all that time in the air. What can he do?

60 Second Solution

In some cases the ING life companies will consider **Super Preferred** and **Preferred** underwriting classes for private aviators meeting Keith's criteria. Plus, certain qualified applicants can select an Aviation Exclusion Rider in lieu of the flat extra and still maintain Select, Preferred, and Super Preferred classes!

More information/benefits:

ING moved from no flat extra to a small flat extra (\$0.48 per 1000) for qualified aviators who:

- Expect to fly less than 200 annual hours and have 100 or more solo hours; or
- Expect to fly 201-300 annual hours and have 400 or more solo hours.

ReliaStar Life Insurance Company and Security Life of Denver Insurance Company:

- Super Preferred with \$0.48 extra or Aviation Exclusion Rider



Some products still have administrative restrictions. Contact your underwriter for details.

For more information and case design, call your ING Life Companies' representative or ING Life Sales Support at **866.ING.SELL (866.464.7355)**.

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