



# Pay it and Forget it.





## Timely Problem:

Would you want to pay yearly premiums on your life insurance until you died or reached age 100, whichever came first? Probably not. So why would your clients want to?

## 60-Second Solution:

Generate a single-pay scenario using guaranteed death benefit riders and show your clients how they can pay it and forget it. The riders are available for an additional fee through several different cash value life insurance policies from the ING family of companies.

## Why Single-Pay Works for Clients with no need to Access Policy Cash Values...\*

-  No future changes in interest rates, costs or fees affecting lifetime guarantees.
-  No more premium notices (i.e. one less bill for your client to pay).
-  Life insurance that is there when your client needs it (assuming no non-illustrated changes in death benefits, withdrawals or loans).
-  Simplicity. Convenience. And a unique alternative that sets you apart from the competition.

Call your Sales Vice President, your Internal Wholesaler, or the ING National Sales Support Team at (866) 464-7355, Option 4, for more information and product illustrations.

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.

Loans and withdrawals may generate an income tax liability, reduce available cash value and reduce the death benefit or cause the policy to lapse.

\* Distributions (withdrawals or policy loans) from life insurance policies treated as Modified Endowment Contracts ("MECs") under Section 7702A of the Internal Revenue Code are subject to less favorable tax treatment than distributions from policies that are not MECs. If the policy is a MEC, distributions will be taxable to the extent there is any gain in the policy. In addition, if the policy owner is under age 59 1/2 or is a corporation at the time of the distribution, there is a penalty tax of 10% on the taxable amount. Without regard to whether a policy is a MEC, a gain in the policy is taxable on full surrender of the policy.

Life insurance products are issued by ReliaStar Life Insurance Company, ReliaStar Life Insurance Company of New York (Woodbury, NY) and Security Life of Denver Insurance Company. Variable universal life insurance products are distributed by ING America Equities, Inc., 1290 Broadway, CO 80203. Only ReliaStar Life Insurance Company of New York is admitted, and its products offered in, the state of New York. All companies are members of the ING family of companies.

For agent/registered representative use only. Not for public distribution.

139993  
cn52315072008  
© 2007 ING North America Insurance Corporation

