



**EXPERIENCE**  
the Power  
of Life  
Insurance

**ENHANCE**  
the Power  
with Three  
Indexes

## **ING Indexed Universal Life-Global**

Life Insurance issued by Security Life of Denver Insurance Company

This consumer brochure is not a complete Buyer's Guide and must be accompanied by the ING IUL-Global Buyer's Guide #154640.

LIFE



Your future. Made easier.®

# EXPERIENCE

## the Power of Life Insurance

### VALUABLE DEATH BENEFIT PROTECTION

Life insurance has a powerful fundamental role – to bestow upon your beneficiary a full, tax-free death benefit in the event of a premature death. No other financial vehicle is as effective in providing financial security for your family should an untimely death occur. Your beneficiaries generally do not pay any income tax on the death benefit if it is paid in a lump sum.

With ING Indexed Universal Life-Global (ING IUL-Global) you have the flexibility to choose what death benefit option best suits your life insurance needs. Since financial goals can change, you can increase or decrease the death benefit within certain limits after the first year.

## The Power of ING IUL-Global

### BENEFITS OF LIFE INSURANCE

- Income tax-free death benefit
- Tax-deferred cash value accumulation
- Easy access to cash value through income-tax free loans and withdrawals

### Choose between a Fixed or Indexed Strategy. Or Use Both Strategies.

The power of ING IUL-Global is the valuable death benefit protection. With ING IUL-Global policy cash values are calculated under a Fixed or an Indexed Strategy. This cash value is created in your policy when the premiums you pay – minus any cost of insurance, expense and rider charges – are credited with interest and any index credits.

The Fixed Strategy earns interest based upon a current credited interest rate declared by us that will be in effect for at least 12 months. At each policy anniversary the rate may vary, but it will never be less than the guaranteed minimum interest rate of 2% per year.

The Indexed Strategy gives you the opportunity for cash value accumulation through index crediting potential based, in part, on a portion of the performance of two out of three stock market indexes. Plus, interest will be credited to your policy's cash value through a guaranteed minimum interest rate of 1%, regardless of whether index credits are applied to the policy.

### The Power of an Indexed Strategy with Hindsight

Rather than use a single index as the basis for its indexed interest crediting, ING IUL-Global uses a five year look-back period and three indexes that includes two indexes based on non-U.S. markets. In essence, at the end of each five-year period, the following is used in the calculation:

- **75%** of the highest index change rate, plus
- **25%** of the next highest index change rate; plus
- **0% of the lowest index change rate**

This powerful combination of features has the potential to:

- **Produce higher interest crediting rates** than a single index crediting methodology where the single index is the same as in the ING IUL – Global policy
- **Reduce volatility** associated with year to year index changes

See the ING IUL-Global Buyer's Guide #154640 for details on how the index credit is calculated.

**Please note:** While your policy values may be affected by external indexes, your policy is not an investment in the stock market and does not participate in any index fund, stock or equity investments. This product is not designed to be an investment vehicle. **ING IUL-Global is not a variable product or any type of investment contract.**



As you can see, the S&P 500® Index had the highest ranking when compared to the other two indexes only 9% of the time while the Hang Seng Index had the highest ranking 67% of the time. Even the EURO STOXX 50® Index ranked higher than the S&P 500® Index nearly three to one when compared to the other two indexes. However, even though the S&P 500® Index didn't finish first that often, when first and second place are combined, you find that 80% of the time the S&P 500® Index was ranked either first or second when compared to the other two indexes. It's also interesting to note that out of the three indexes, the S&P 500® Index ranked third when compared to the other two indexes the least often but was also ranked first the least often.

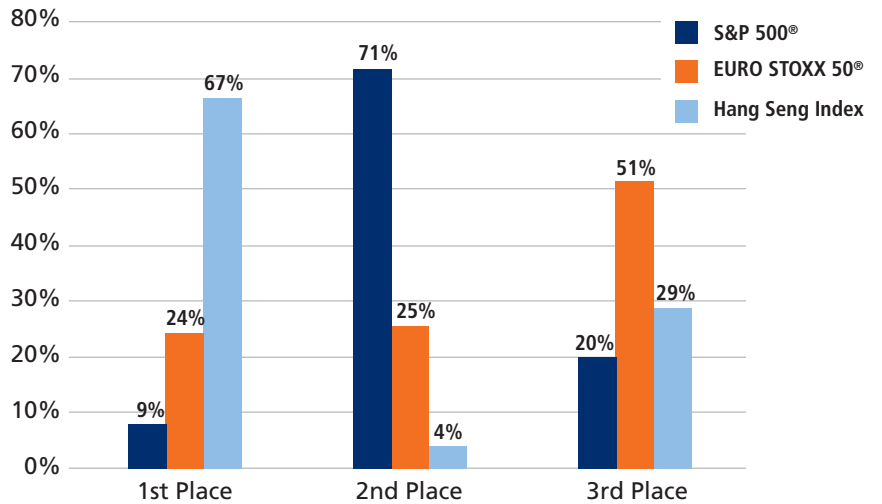
This information shows that the Hang Seng Index, EURO STOXX 50® Index and S&P 500® Index have all demonstrated volatility over the past several years. The Index Strategy attempts to minimize that volatility by using three indexes under a weighted formula. In this way, premiums elected to the Index Strategy can help build cash value to support the valuable death benefit offered under the policy.

These unmanaged indexes are not intended to represent specific investments. Investors cannot invest directly in an index. Past index performance does not represent future performance of these indexes. The finishing positions for each index were determined based on the changes in the value of each index between the 28th day of each month during the period shown and the same date five years earlier. The percentages shown reflect the number of times that each index had the highest (1st place), second highest (2nd place), and lowest (3rd place) 5-year index change rate on the 28th day of each month during the period. The data provided provides only a comparison of the indexes to each other and provides no information relative to the performance of the indexes during the period shown.

## The Effect of Using Three Indexes

Below is a comparison of the S&P 500® Index, EURO STOXX 50® Index and Hang Seng Index used in ING IUL-Global. As the saying goes, "Hindsight is 20/20." You can see just how valuable hindsight is in our Indexed Strategy where there is never any guesswork on your part to try and predict the better performing indexes in the beginning. After all, would you have been able to predict these results? You may be surprised with the comparison in the graph below.

### FINISHING POSITIONS OF THREE INDEXES 1/28/92 TO 9/28/09



## Tax-Deferred Cash Value Accumulation

So now you know where the potential for cash value lies in ING IUL-Global. Even more attractive is that this money grows income tax-deferred. That means you aren't taxed on the earnings within in the policy until they are withdrawn.

## Easy Access to Cash Value

Not only do you get a death benefit that can help provide security and protection to your loved ones, you may also get access to the cash value accumulation in your policy that you can withdraw or take out as loans<sup>1</sup> income tax-free<sup>2</sup>. Yes, income tax-free.

With such easy access to your policy's cash values, you may be able to build that dream home. Or get to see your grandchildren more often. Because you may have access to money within your policy that may help make your retirement dreams come true.

<sup>1</sup> Loans and withdrawals may reduce or eliminate index credits, generate an income tax liability, reduce available cash value and reduce the death benefit, or cause the policy to lapse. Additionally, loans may limit your ability to make elections to the Indexed Strategy, if a loan results in amounts being deducted from a block prior to its block maturity date, no elections from the Fixed Strategy to the Indexed Strategy will be processed in the 36 months following the loan.

<sup>2</sup> Income tax free distributions are achieved by withdrawing to the cost basis (premiums paid), then using policy loans. This assumes the policy qualifies as life insurance, is not a modified endowment contract, and does not lapse with an outstanding loan. Individual tax results may vary. You should consult your attorney or other tax advisor.

The unique product design coupled with the important death benefit protection makes ING IUL-Global a powerful life insurance policy. Please talk to your ING representative further to see if ING IUL-Global will meet your needs.

**ING INDEXED UNIVERSAL LIFE–GLOBAL (ING IUL-GLOBAL) IS A FLEXIBLE PREMIUM ADJUSTABLE UNIVERSAL LIFE INSURANCE POLICY THAT OFFERS A DEATH BENEFIT TO THE BENEFICIARIES OF THE POLICY AND SHOULD BE PURCHASED TO MEET LIFE INSURANCE NEEDS. WHILE THE POLICY CASH VALUES MAY BE DETERMINED BY REFERENCE TO AN INDEX-LINKED CREDITING STRATEGY, SUCH CASH VALUES SUPPORT THE DEATH BENEFIT OFFERED UNDER THE POLICY. THE POLICY IS NOT A VARIABLE CONTRACT OR AN INVESTMENT CONTRACT.**

ING Indexed Universal Life-Global, policy form series #1180-12/09 with an equity indexed feature, varies by state and may not be available in every state. It is issued by Security Life of Denver Insurance Company, a member of the ING family of companies. Not available in New York. The index cap and index participation rate are subject to change for new index blocks. All guarantees are based on the financial strength and claims paying ability of Security Life of Denver Insurance Company who is solely responsible for the obligations under its own policies. The ING Life Companies and their agents do not give tax, legal, accounting or lending advice. This information is general in nature and you should seek advice from your tax and legal advisors regarding your individual situation.

**EURO STOXX 50® Index** – An index of blue-chip stocks that are represented by 50 stocks covering the largest sector leaders in the EURO STOXX 50® index. It does not reflect dividends payable on the underlying stocks. The EURO STOXX 50® index is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland and/or its licensors (“Licensors”), which is used under license. The ING Indexed Universal Life – Global insurance policy is based, in part, on the Index and is in no way sponsored, endorsed, sold or promoted by STOXX and its Licensors and neither of the Licensors shall have any liability with respect thereto.

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**The S&P 500® (Standard & Poor’s 500® Composite Stock Price Index)** is an index of the stock performance of 500 publicly traded companies that does not reflect the dividends payable on the underlying stocks. “Standard & Poor’s,” “S&P 500®,” “S&P 500®,” “Standard & Poor’s 500,” and “500” are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Security Life of Denver Insurance Company. The Policy is not sponsored, endorsed, sold or promoted by Standard & Poor’s and Standard & Poor’s makes no representation regarding the advisability of investing in the Policy.

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