



March 4, 2011

## New No-Lapse Survivorship UL! Guaranteed Death Benefit Coverage. For Two.

Estate taxes are back and the ING family of companies proudly announces our latest products for the Estate Planning and Wealth Transfer markets ...

- **ING Survivorship Universal Life-Guaranteed Death Benefit (ING SUL-GDB)**  
*Issued by Security Life of Denver Insurance Company*
- **ING Survivorship Universal Life-Guaranteed Death Benefit NY (ING SUL-GDB NY)**  
*Issued by ReliaStar Life Insurance Company of New York*

### ING SUL-GDB Series Features

- **Competitive Guaranteed Death Benefit Premiums**  
*Assume: \$1 Million Policy – Guar. Premiums to Age 105 – Death at Joint Life Expectancy*

Sample Client	Annual Premium	Joint Life Expectancy*	IRR at Jt. Life Exp.
Male/Female, Age 60, Preferred No Tob	\$ 9,260	30.9 years	7.3%
Male/Female, Age 75, Standard No Tob	\$29,863	17.6 years	7.1%

\* Joint Life Expectancy based on IRS Publication 590

- **Super Preferred Class available**
- **Enhanced Accelerated Benefit Rider** for the surviving insured. No-cost rider until used for: (1) Permanent confinement in approved facility, (2) Critical illness, or (3) Terminal illness. Rider availability and provisions may vary by state.
- **Policy Split Option** at no additional cost for divorce, tax reform or business dissolution
- **Estate Preservation Rider** – optional 4-year survivorship term available at issue
- **Coverage for severely impaired risks** who may not be eligible for individual coverage

### Key Dates

3/01      ING Presents will illustrate ING SUL-GDB series products  
3/14      First date to accept applications for new policies

### Take a Closer Look at the New ING SUL-GDB Series

- Review the [product guide](#), and [campaign materials](#)
- Contact your ING sales team or ING Life Sales Support at 866-ING-SELL (866-464-7355)
- Access ING Pro through [www.inglifeinsurance.com](http://www.inglifeinsurance.com)

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ING Survivorship Universal Life - Guaranteed Death Benefit, policy form #1184-02/11, may vary by state and may not be available in all states (not available in New York), is issued by Security Life of Denver Insurance Company. ING Survivorship Universal Life - Guaranteed Death Benefit NY, policy form #3002-02/11, (only available in New York) is issued by ReliaStar Life Insurance Company of New York. Within the state of New York, only ReliaStar Life Insurance Company of New York is admitted, and its products issued. Both issuers are members of the ING family of companies. All guarantees are based on the financial strength and claims-paying ability of the issuing insurer, who is solely responsible for the obligations under its own policies.  
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