For the Uncertainties in Life

Premier Critical Illness Insurance
With Cancer Coverage

EMPLOYEE BENEFITS

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Your future. Made easier.®

Safe, Simple, and Secure.

Helping provide security for your family.

Consider the following…

- Heart disease and stroke are the No. 1 and 3 causes of death in the U.S. If survived, they are a leading cause of serious disability[1].
- About 5.7 million U.S. stroke survivors are alive today, many of them with permanent stroke-related disabilities.[1]
- Lifetime probability of developing cancer for men is 1-in-2 and 1-in-3 for women[2].

[1] Know the Facts, Get the Stats, American Heart Association, 2007.

[2] American Cancer Society 2007, Cancer Statistics 2007.

Critical illnesses such as heart attack or stroke can leave you too sick to work. That's when Premier Critical Illness insurance can step in, helping you meet your regular month-to-month expenses as well as pay for additional costs associated with your illness, such as copays, prescription drugs, major medical deductibles, travel and childcare expenses.

Premier Critical Illness insurance is an excellent complement to the traditional health insurance and individual disability income insurance coverage provided by your employer.

This is a limited benefit policy. There is no coverage for hospital, medical-surgical, or major medical expenses.

Features of Premier Critical Illness with Cancer Coverage Insurance

Premier Critical Illness provides protection by paying an immediate, lump-sum benefit following the diagnosis of one of several specified diseases or conditions. Your employer has elected a robust plan with two comprehensive options – Critical Illness with or without Cancer – for your added protection. If you elect Critical Illness with Cancer coverage, this policy will pay the maximum benefit payout for each option. You may elect to include or exclude the cancer option from your Critical Illness policy.

Critical Illness Coverage:
This policy will pay a one-time, lump sum payment of the maximum Critical Illness benefit amount upon diagnosis of:

- Stroke
- Heart Attack
- Coma
- End Stage Renal (Kidney) Failure
- Major Organ Failure
- Permanent Paralysis

A partial (potentially multiple) benefit of 25% of the maximum critical illness benefit amount will be paid upon diagnosis of Coronary Artery Bypass*

Cancer Coverage:
A one-time, lump sum payment of the maximum cancer benefit amount will be paid upon diagnosis of cancer.

A partial (potentially multiple) benefit of 25% of the maximum benefit amount will be paid upon diagnosis of carcinoma in situ.*

* Partial benefits are not available on the Children's Rider. The partial benefits are not considered additional benefits.

Certain diagnostic criteria must be met (along with supporting documentation) in order for a benefit to be paid. Please see the complete policy, certificate and rider for details. Benefits will be reduced by 50% on the certificate anniversary following the insured's 70th birthday.

As people live longer, it becomes increasingly important for you to protect yourself and your family against the uncertainties of life.

A critical illness can be emotionally and financially draining. We can help you and your family cope with the challenges of a critical illness.

Who can be covered

Employees must be working 20 hours or more per week (16 hours or more per week for health care workers) and must be actively at work for the enrollment. The maximum issue ages for employees is 18 through 69 years. Your spouse* and child(ren) may apply for coverage even if you don't. Issue age for spouse is 18 through 69 and for child(ren) from birth through 24 years of age.

Because you and/or your spouse own(s) this coverage, you can choose the maximum benefit amount that fits your budget as well as your individual needs. A variety of maximum benefit amount levels are available.

Children's Critical Illness Insurance Rider

This rider provides flexibility for growing families. The premium for this rider covers all eligible dependent children in the family. Any dependent child born or adopted after the effective date of the rider may be added at no additional cost with written proof of insurability.** This rider can be added to either the employee's or the spouse's certificate, but not both.

*Definition of spouse may vary by group and state.
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Additional Benefits

In addition to the lump sum or partial payment benefits of Critical Illness Insurance, our product offers the following benefits:

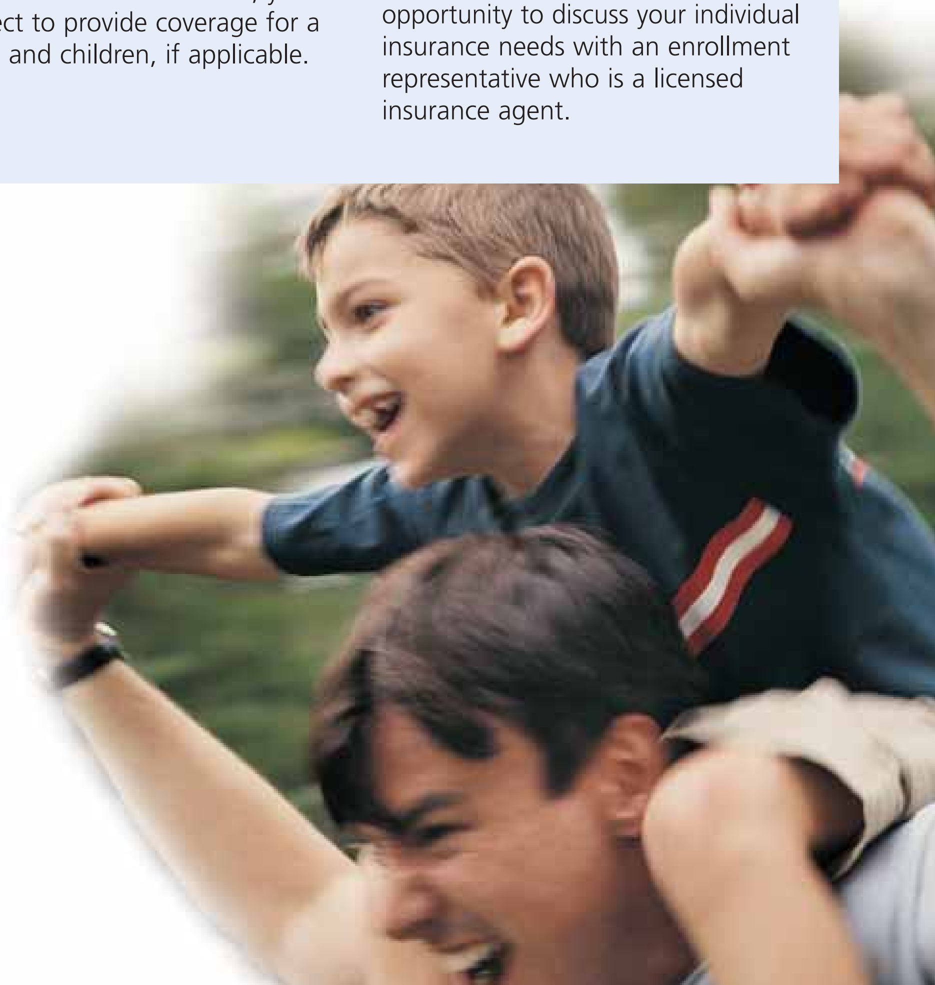
Affordability
A variety of benefit levels will help you prepare for illness-related expenses while respecting your budget.

Flexibility
This coverage allows you to include the cancer benefit. Moreover, you can elect to provide coverage for a spouse and children, if applicable.

Portability
If you should leave your current employer or reduce hours worked below the required number, you may be able to take your Critical Illness Insurance with you.

Convenience
Since your premium is paid through payroll deduction, there is no need to write checks or pay postage.

Guidance
Upon enrollment, you have the opportunity to discuss your individual insurance needs with an enrollment representative who is a licensed insurance agent.



Exclusions and Limitations (may vary by state)

Benefits are not paid for any illnesses caused, in whole or directly, by any of the following:

1) Participating or attempting to participate in a felony;
2) Suicide or attempted suicide, while sane or insane, or any intentionally self-inflicted injury;
3) War or any act of war, whether declared or undeclared;
4) Loss sustained or expenses incurred while on active duty as a member of the armed forces of any nation. However, the company will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of your exclusion;
5) Alcoholism, drug abuse, or misuse of alcohol or taking of drugs, other than under the direction of a doctor.

Benefits are not paid for pre-existing conditions:

1) Pre-existing condition means a sickness, injury or physical condition which, within the 12-month period prior to the Certificate Effective Date, resulted in the insured receiving medical treatment, consultation, care or services (including diagnostic measures).
2) For the first 12-months following the Certificate Effective Date, we will not pay benefits for any condition or illness due to a pre-existing condition.

Waiting Period:
The waiting period for Major Organ Failure, Cancer and Carcinoma in Situ is 30-days from the certificate effective date.

www.ing-usa.com   www.ingemployeebenefits-us.com/payroll

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Policy Form #: RL-CI2-POL-07. Certificate Form #: RL-CI2-CERT-07. Rider Form #: RL-CI2-CHILD. Form numbers may vary by state

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