Premier Universal Life Insurance

EMPLOYEE BENEFITS

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Your future. Made easier.®

Issued by ReliaStar Life Insurance Company, a member of ING.

Take the Next Step Toward a Secure Future

According to the National Safety Council, there are 13 unintentional injury deaths every hour during the year[1]. The loss of income that results from the sudden, unexpected death of a family member can create a financial strain[2] for your family. If you are the primary provider for your family, a plan of financial protection can help safeguard against the untimely loss of your income.

Now is a good time to look at your life insurance needs. Within the past few years have you...

- Increased your consumer debt?
- Changed your income, financial commitments or goals?
- Made any major purchases, such as a new home or car?
- Had any children or included aging parents or other relatives in your financial responsibilities?
- Reviewed the effect of inflation on your current life insurance coverage?

If you answered "Yes" to any of these questions, you may not have enough life insurance.

A plan that makes cents

Premier Universal Life Insurance offers you tax-deferred[3] cash value[4] accumulation, so you and your family can enjoy added financial security. The policy will have a non-guaranteed interest rate that will never fall below the guaranteed minimum rate stated in the policy.

As you build cash value, you can borrow against the policy at the loan interest rate of 7.4%. Loan interest is payable in advance. The policy's death benefit will be reduced by any outstanding loan amount and unpaid (accrued) interest.

A report which outlines current cash values will be provided annually.

When you purchase a Premier Universal Life Insurance policy, you know that the security it offers will be there for your family, even if you can't.

MORE OPTIONS, MORE SECURITY

Premier Universal Life Insurance offers a variety of options that provide you with the confidence and convenience you need to keep your family covered, such as:

Increases/Decreases

The face amount of insurance can be increased or decreased to meet changing needs, subject to applicable underwriting guidelines. Face amount increases up to the policy maximum are allowed after the first policy year. Evidence of insurability may be required. Face amount decreases are allowed at any time, provided policy minimums are met.

Payroll Deduction

Providing protection for your family has never been easier. Since you pay your premium through payroll deduction, you eliminate the need to write checks and pay postage.

Affordable Premiums

You own the policy, which means you choose the premium amount that fits your budget and your needs. You'll also find comfort in knowing that as long as you maintain accumulated value your policy will not lapse.

Portability

If you retire or leave your employer, you can continue your coverage and choose from a number of convenient payment plans.

Eligibility

To apply for coverage, you must be a permanent benefit eligible employee working 20 or more hours a week[5].

Spouse coverage

As long as you are eligible to apply for insurance, your eligible spouse may apply – even if you choose not to.

Child Coverage Options

Children and grandchildren, ages 15 days through 24 years, are eligible to apply for a $25,000 individual universal life insurance policy.

Children's Term Insurance Rider

You can also attach a children's term insurance rider – available in death benefit amounts of $2,000 through $10,000 – to your or your spouse's policy. The rider insures all your eligible unmarried, dependent children who are within the required age limit and who are not hospital confined at the time of application. Once children reach the policy anniversary date on or after their 25th birthday, the insurance can be converted to an individual policy that the company is offering at time of conversion. Evidence of insurability will not be required. However, the new policy that is selected must be for at least the minimum policy coverage amount and the face amount may be up to five times the previous term coverage amount.

Additional policy options may be available to complement your universal life insurance policy. Ask your enrollment representative[6] for complete details. The following chart can help you plan your coverage needs.

Suicide Clause

For suicide within two years, from the policy's date of issue, benefits will be limited to payment of all premiums paid without interest less any policy loan, partial withdrawals and loan interest.[7]

[1] National Safety Council, Injury Facts, 2010 Edition.
[2] Opinion Research Corporation, "Meeting the Financial Challenges of Healthcare: A Report on the Confidence of the American Public," September 2006.
[3] This communication [and any attachments] is not intended or written to be used, and cannot be used by the recipient or any other person, for the purpose of avoiding any tax penalties that may be imposed on such person, and cannot be used or referred to, in promoting, marketing, or recommending to another party any transactions or matters addressed herein.
[4] Universal Life Insurance builds cash values, changes in the current non-guaranteed interest rate, and changes in the current cost of insurance rates will affect cash value. However, the current non-guaranteed interest rate will never be less than the guaranteed rate shown in the policy.
[5] 16+ hours for healthcare workers
[6] licensed insurance agent/producer
[7] May vary by state

Summary

Other policy options may be available to complement your universal life insurance coverage. Ask your enrollment representative[5] for complete details.

Employee: **Date:** **Policy Effective Date:**

	Insurance Amount	Policy Riders	Children's Term Rider	Weekly Deduction
Employee				
Spouse				
Dependent Children				
			Total Deduction	

[5] licensed insurance agent/producer

This brochure is a brief description of coverage and is not a contract. Read your policy and riders carefully for exact terms and conditions. This policy has exclusions and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or ING Employee Benefits.

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

Issued by ReliaStar Life Insurance Company, a member of ING. Administrative and Home Office: 20 Washington Avenue South, Minneapolis, MN 55401 Products and services offered through the ING family of companies. Policy Form #: RL-UL3-POL-07 Children's Term Rider #: RL-UL3-CTR-07. Accelerated Benefit Rider # : RL-UL3-ABR-07, Accidental Death Benefit Rider # : RL-UL3-ADB-07, Face Amount Increase Rider # : RL-ULU-FAIR-99, Waiver of Monthly Deduction Rider # : RL-UL3-WMD-07 (Varies by state. May not be available in all states.)

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