



February 17, 2010

Term Life Insurance Application Process is Easier!

The Term life insurance selling process will be simplified February 22, as the ING Life Companies aggressively revised and reduced the number of state variations of the Term Life Insurance Application by over 60%.

Improvements include:

- **No Financial Supplement required** – The ING Life Companies' policy on Stranger-Owned Life Insurance (STOLI) is included in the new applications. Therefore, the Financial Supplement (#147724) is no longer required with Term life insurance applications.
- **New content** – Revised content meets current regulatory and underwriting requirements and provides clearer instructions
- **Increased Speed & Efficiency** – Straightforward organization makes processing quicker

What forms have been affected?

- Individual Term Life Insurance Application (*including the Temporary Insurance Receipt*)
- The previously released Medical Exam and Questionnaires that were launched with the UL/VUL package in August are now available for use with **ALL PRODUCTS**. Where available, the Children's Insurance Rider Application is also approved.

Where can I find the new forms?

To ensure you always have the most up-to-date forms, we encourage you to download them from the ING for Professionals website (www.inqlifeinsurance.com).

- **Forms (App) Wizard** – Distributors save time by using Forms Wizard on the ING for Professionals website. Forms Wizard reduces the opportunity for errors by providing a complete listing of the necessary forms based on the product selected and the state of issue
- We have also provided updated files to the agencies and vendors we support, including AMPAC, AccuQuote, Bank of America, Compulife, Crump Life Insurance Services, Efinancial, ExamOne, Hooper Holmes, iPipeline, Laser App, LifeQuotes, MARKETech, Matrix Direct, Oncor, PaperClip, SBIA and SelectQuote.

This Term Application is part of our ongoing effort to make ING Life Companies' forms easier to understand, to complete, and to process. Currently, we have approval from all states excluding New Jersey, Puerto Rico and Virgin Islands. **There is a 90 day transition period, meaning you should transition to using the new forms by May 24, 2010.**

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