



# ING Life Companies

It begins with a simple promise.

LIFE



Your future. Made easier.®

# ING Around the Globe

ING Groep N.V. (ING) is a global financial services company of Dutch origin with over 150 years experience and now one of the top 20 largest financial institutions in the world (based on market capitalization), featuring:\*

- More than 85 million private, corporate and institutional clients
- Over 125,000 employees
- Over \$769.6 billion of assets under management
- More than \$1.8 trillion in total global assets
- Operations and subsidiaries in over 40 countries

\*As of 12/31/08. The assets of ING have no impact on an insurer's ability to meet its obligations or upon the performance of its products. Insurance product obligations are the sole responsibility of each issuing insurance company.

Together, ING and its many domestic and global companies have earned the distinction of being ranked among the world's largest financial services organizations:

**#6 company on the Fortune Magazine list of the Worlds Most Admired Companies in the MegaBank industry category.**

Each of the ING family of life insurance companies has earned among the highest financial ratings from these independent rating services\*\*:

- A A.M. Best
- AA- Fitch
- A1 Moody's
- AA- Standard & Poor's

\*\*Ratings as of 04/09 and are subject to change. A.M. Best Company assigns ratings from A++ to F based on a company's financial strength and ability to meet obligations to contract holders. A (Excellent) is the third highest of 15 ratings. Fitch IBCA, Duff & Phelps (Fitch) assigns ratings from AAA to C based on the company's financial strength. AA- (Very Strong) is the fourth highest of 19 ratings. Moody's Investor Service (Moody's) assigns ratings from Aaa to C based on a company's financial security. A1 (Good) is the fifth highest of 21 ratings. Standard & Poor's assigns ratings from AAA to CC based on a company's financial security. AA- (Very Strong) is the fourth highest of 20 ratings. For the most current ratings, access [www.ambest.com](http://www.ambest.com), [www.fitch.com](http://www.fitch.com), [www.moody's.com](http://www.moody's.com) and [www.standardandpoors.com](http://www.standardandpoors.com).

# We promise t

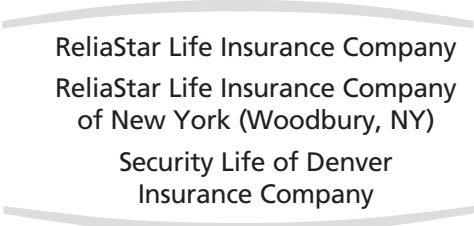
You promise to help protect your financial future with one of the ING family of life insurance companies -- **and we promise to be here when you need us.** We trace our roots back to 1885.

It is a promise we work hard to meet every day.

And behind that promise stands an organization of thousands of people all working hard in your best interest. Developing the financial products you rely on and soundly investing the premiums you pay. Moreover, when you choose to purchase life insurance from us you put your faith in one of the world's largest and strongest financial entities.

## ING in the U.S.

The ING family of life insurance companies



ReliaStar Life Insurance Company  
ReliaStar Life Insurance Company  
of New York (Woodbury, NY)  
Security Life of Denver  
Insurance Company

offers a full line of individual and survivorship (often called "second-to-die") life insurance:

- Variable Universal Life
- Universal Life
- Term Life
- Return of Premium Term

Not all products are available in all states.

These are sold by independent financial professionals to help meet a variety of individual, family and business protection needs. Some term insurance is sold through on-line insurance quote shops as well as through specialized marketing efforts with select business partners.

Ask your ING Life Companies' financial representative what type of life insurance may be able to meet your needs.

# o be here when

## The ING Life Companies and You

The ING family of life insurance companies continues to work hard to make your future easier.

In the end, your life insurance purchase helps give you the potential to protect your financial goals and preserve your financial dreams by:

- Having the means to help pay for your child's college education
- Paying the mortgage down the road
- Supplementing retirement income
- Funding your estate planning
- Planning to help your parents with long term care expenses
- Buying that dream retirement home
- Taking a trip to that special place you never dared think about



# When you need us.

## And for business needs...

- Protecting the business against the sudden loss of one of the owners
- Rewarding and retaining key employees

They are your goals. Your dreams. And life insurance can help make them come true.

**Ask your ING financial professional  
how it begins with a simple promise.**



**Before investing, carefully consider your need for life insurance coverage and the charges and expenses of the variable universal life insurance policy. Also consider the investment objectives, risks, fees, and charges of each underlying variable investment option. This and other information is contained in the prospectuses for the variable universal life insurance policy and the underlying variable investment options. Obtain these prospectuses from your registered representative, by calling 877-253-5050, or from [www.ing-usa.com](http://www.ing-usa.com) and read them carefully before investing.**

Variable insurance products are subject to investment risk, are not guaranteed and will fluctuate in value. In addition, there is no guarantee that any variable investment option will meet its stated objective.

Life insurance products are issued by ReliaStar Life Insurance Company (Minneapolis, MN), ReliaStar Life Insurance Company of New York (Woodbury, NY) and Security Life of Denver Insurance Company (Denver, CO). Only ReliaStar Life Insurance Company of New York is admitted, and its products issued, within the state of New York. All are members of the ING family of companies.

Variable universal life insurance products are distributed by ING America Equities, Inc., 1290 Broadway, Denver, CO 80203, a member of the ING family of companies.

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