



June 26, 2009

New ING TermSmart & ING TermSmart*NY Rates Change is Good!

Although economic changes occur daily, one thing is certain – the ING Life Companies plan to remain a leader in the term life insurance market. So we’re changing our term rates to be more competitive.

Effective July 11, 2009, improved rates will be available for all term periods at many ages.

Many rates will remain unchanged, but the improvements come at key ages. In some cases, we’ve increased rates slightly.

Sample Annual Premiums

Term	Insured	Face Amount	Old	New
10	Female 55, Standard NT	\$ 250,000	\$ 677.50	\$ 672.50
15	Female 45, Preferred NT	\$1,000,000	\$ 895.00	\$ 875.00
20	Male 35, Super Pref NT	\$ 250,000	\$ 187.50	\$ 170.00
30	Male 45, Select NT	\$1,000,000	\$3,505.00	\$3,185.00

Important Transition Information

6/29/09	<ul style="list-style-type: none"> ING Presents will allow you to illustrate old and new rates for ING TermSmart and ING TermSmart NY. To illustrate the old (pre-7/11) rates, change the Application Received Date on the Policy Info screen in ING Presents to a date before 7/11/09. To see the new rates indicate an Application Received Date of 7/11/09 or after. Updated Product Guides available in print and electronically on ING Pro and Product Avenue.
7/10/09	<ul style="list-style-type: none"> Last day to receive formal applications for the old rates at the Minot Service Center. Informal applications that are formalized by this date and put in force by 8/20/09 will be processed with the old rates.
7/11/09	<ul style="list-style-type: none"> Applications received will be processed with the new rates. Pending applications received before this date will be processed as applied for. Applications received on/after this date with a request for a backdated issue date to save age will receive the new rates. All pending informal applications that become formalized and paid on and after this date will be processed with the new rates.

Commission Change Reminder for 20 and 30 Year ING TermSmart and ING TermSmart*NY

Several other carriers recently reduced term commissions to remain competitive. We also recently announced that first-year base commissions on 20 and 30-year ING TermSmart will be reduced 5%, and second-year commissions on ING TermSmart*NY policies will be reduced 5%. The change applies to all applications dated 7/11/09 and after. Commissions on applications dated before 7/11 and received at the ING Service Center by 8/31/09 will be based on the old rates.

We hope you’ll agree that the net result of these changes is good news. Our great rates, excellent Sales Support and competitive Underwriting and New Business processing will help you win in these challenging times.

For more information, contact your ING Life Companies’ representative, access ING Pro through www.inglifeinsurance.com, or call ING Life Sales Support at 866-ING-SELL (866-464-7355).

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