



Experience the Power of Indexed Universal Life Insurance.

Voya IUL-Global

Voya Indexed Universal Life – Global issued by Security Life of Denver Insurance Company

Producer Guide

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The power of Voya IUL-Global

Voya Indexed Universal Life-Global (Voya IUL-Global) is an individual indexed universal life insurance policy with an indexed-linked crediting strategy. It has a powerful fundamental role – to provide a full, tax-free* death benefit in the event of a premature death. No other financial vehicle is as effective in providing financial security for your clients should an untimely death occur.

With Voya IUL-Global, that power is supported by policy cash values calculated under a Fixed Strategy and an Indexed Strategy. Under the Indexed Strategy, rather than using the changes in a single index as the basis for index interest crediting, Voya IUL-Global uses a five year look-back period with three stock market indexes and use a portion of the two better-performing indexes when calculating the index credits.

* Proceeds from an insurance policy are generally income tax free and if properly structured, may also be free from estate tax.

Key features

- Valuable death benefit protection
- Potential for long-term surrender value accumulation
- Traditional loans with zero-net interest loans (on a current basis) starting after the 10th policy year
- Indexed crediting strategy using three indexes (EURO STOXX 50®, Hang Seng Index, and S&P 500®) with a guaranteed minimum interest rate of 1% per year
- Fixed Strategy with a guaranteed minimum interest rate of 2% per year
- Unlimited rolling targets (heaped commission option only)

These powerful features have the potential to:

- Produce higher interest crediting rates than a single index crediting methodology
- Reduce volatility associated with year to year index changes

Please note: While the policy values may be affected by external indexes, the policy is not an investment in the stock market and does not participate in any index fund, stock or equity investments. This product is not designed to be an investment vehicle.

Voya IUL-Global is not a variable product or any type of investment contract.

- More triggers added. More opportunity to help pay your client's medical expenses and care costs.** →
- Key riders:**
- Accelerated Benefit Rider
 - Additional Insured Rider
 - Adjustable Term Insurance Rider
 - Overloan Lapse Protection Rider
 - Premium Deposit Fund (PDF) Rider
 - Waiver of Cost of Insurance Rider
 - Waiver of Specified Premium Rider
 - Waiver of Surrender Charge Rider

This policy can work well across a range of client needs:

- Valuable Death Benefit Protection
- Premium Financing for Life Insurance
- Executive Benefits
- Retirement Planning

Note about Premium Financing:

Each policy must be approved by a premium finance committee before it is issued. There are risks involved with premium financing that should be considered. Loan interest rates may rise and may force liquidation of assets to pay such rates, or be at risk of loan default. Similarly, the lender may require additional collateral if the value of posted collateral falls and/or if policy crediting rates drop. Likewise, failure to repay a loan at maturity, perhaps because a planned exit strategy failed, could cause the loan to default. If the loan defaults, the lender may foreclose on collateral, including the policy, and negatively affect your client's credit rating. Finally, please note that because the index credit is only applied on the block maturity date, if the policy is surrendered, blocks that have not matured will not receive an index credit.

Product specifications

Free Look Period

The policy owner will have 30 days to review the policy, beginning with the date of delivery (may vary by state). If the policy is returned within that time, all premiums paid will be refunded and the policy will be considered void from the beginning.

Issue ages

- Issue Age is the insured person's age on the birthday nearest the policy date. Backdating of up to six months is allowed to save age.
- Substandard ratings are available to Table P (availability limited by amount and issue age).

Fully underwritten

Underwriting class	Issue age
Super Preferred No Tobacco	16-80
Preferred No Tobacco	16-85
Standard No Tobacco	0-90*
Preferred Tobacco	16-85
Standard Tobacco	16-90*

* Issue ages 86-90 require special home office attention.

Guaranteed Issue (GI)

Regular and Select GI

Standard No Tobacco 16-75*

Standard Tobacco 16-75*

* Issue ages 71-75 require special home office attention.

- Table ratings and flat extras are available on GI policies.

Waiver of Surrender Charge

Minimum issue age for use with Waiver of Surrender Charge is 18 for all underwriting classes.

Minimum target death benefit

Fully Underwritten, Guaranteed Issue (Regular and Select): \$100,000.

Policy must have at least \$100,000 of target death benefit at issue and after any decrease.

Death benefit options

Option 1: Stated death benefit.

Option 2: Stated death benefit plus the account value.

Option 3: Stated death benefit plus total premiums received less partial withdrawals and partial withdrawal service fee.

Either the Guideline Premium Test or the Cash Value Accumulation Test may be selected to ensure compliance with the Definition of Life Insurance (DOLI) under I.R.C. 7702.

Changes in death benefit option

- Changes will become effective as of the next monthly processing date after the request is approved.
- After the request is approved, we will send a new policy schedule, which should be attached to the policy. The death benefit option change applies to the entire stated death benefit and may not be scheduled at issue.
- Changes from Option 1 or Option 2 to Option 3, or from Option 3 to Option 2, are not allowed.
- Option 2 and Option 3 are automatically changed to Option 1 when the insured reaches age 121, and no further changes are allowed after that date.

Death benefit options continued

To change from Option 1 to Option 2:

- The stated death benefit following the change equals the stated death benefit prior to the change minus the account value as of the effective date of the change. If the stated death benefit after the change would be less than the minimum we require, then the option change cannot be made.

To change from Option 2 to Option 1:

- The stated death benefit following the change equals the stated death benefit prior to the change plus the account value as of the effective date of the change.

To change from Option 3 to Option 1:

- The stated death benefit following the change equals the stated death benefit prior to the change plus the cumulative premiums received, less partial withdrawals taken (including the service fee) up to the date of the change.

Requested changes in stated death benefit amount

- Once each policy year the policy owner may request a change in the stated death benefit.
- Requests will be effective as of the next monthly processing date after the request is approved.
- Changes must be for a minimum of \$1,000.
- Any change will automatically cancel any future scheduled changes.
- If a requested change is approved, we will send new schedule pages that will show, among other things, the new stated death benefit.
- In some cases, we may not approve a change requested because it would disqualify the policy as life insurance under applicable federal income tax law.

Increases in stated death benefit amount

- Increases in stated death benefit may be made through age 85 for fully underwritten policies and age 75 for guaranteed issue policies.
- The stated death benefit may be changed only once each policy year and evidence of insurability is required.
- A requested increase in the stated death benefit will create a new segment. Each new segment will have its own monthly cost of insurance, administrative and surrender charges, new incontestability and suicide exclusion periods and, if applicable, new minimum monthly premium amounts.
- Increases in the stated death benefit resulting from death benefit option changes apply to the entire stated death benefit and do not create new segments; rather, they merely increase the size of the existing segments.
- Increases in stated death benefit are not allowed in Arizona; a new policy for the amount of the increase may be issued instead.

Decreases

- A decrease in stated death benefit may be requested after the first policy year.
- Decreases below \$100,000 are not allowed.
- If the Adjustable Term Insurance Rider is attached to the policy, a decrease will first reduce the death benefit under that rider, and then the stated death benefit segments will be reduced on a pro-rata basis.
- Any requested decrease will reduce the stated death benefit segments pro-rata.
- A surrender charge will apply if you decrease a segment of stated death benefit during the surrender charge period. If a surrender charge applies, we will deduct it from the account value and reduce future surrender charges.

Lapse

Except as described in the Special Continuation Period section below, the policy will remain in force as long as the net surrender value is greater than zero. If the net surrender value is not positive, the policy enters a 61-day grace period whereby the policy will not lapse so long as a premium that is sufficient to cover the past due charges plus an amount sufficient to keep the policy and any riders in force for two months following the receipt of the required premium is mailed to us within the grace period. If the required premium is not mailed to us within the grace period, the policy will lapse without value.

Special Continuation Period

During the 9-year Special Continuation Period, the policy will not enter the grace period on a monthly policy date if the account value, minus any loans (including accrued but unpaid loan interest), is positive and the sum of the premiums paid since the policy date, less all partial withdrawals and partial withdrawal service fees, less any policy loans including accrued but unpaid loan interest is equal to or greater than the sum of the minimum monthly premiums in effect from the policy date to the end of the current policy month.

Premiums

- An initial premium must be paid to put the policy in force.
- There are no required premium payments other than those needed to keep the policy in force or payments required to maintain certain benefits.
- There is 9-year Special Continuation Period provision on the policy that will maintain the policy's death benefit coverage as long as the net account value is positive and a minimum monthly premium requirement has been met.
- All premium payments are initially credited to the Fixed Strategy before being elected to the Indexed Strategy on an election date according to the policy owner's instructions. For a premium payment to be eligible to be elected to the Indexed Strategy on a given election date, it along with election instructions must be received in our Customer Service Center by the close of business at least 3 business days prior to the election date.

Scheduled premiums

- Policy owners may choose the scheduled premium within our limits when applying for the policy.
- Policy owners are not required to pay the scheduled premium, and it can be changed at any time subject to the minimum and maximum limits we may set.

Unscheduled premium payments

- Unscheduled premium payments can be made at any time, and in any amount prior to attained age 121 of the insured.
- We may refuse to accept or limit the amount of unscheduled premiums to comply with the federal income tax law definition of life insurance.
- We may require evidence of insurability.
- Our acceptance of an unscheduled premium payment may be subject to certain limitations and conditioned on the availability of reinsurance coverage.
- If a policy loan is outstanding, any payment which is not a scheduled premium payment will be considered a loan repayment, unless indicated otherwise.

Continuation of coverage

If the policy is in force at the insured's attained age 121:

- All riders terminate. If there is an Adjustable Term Insurance Rider on the policy, the stated death benefit will be set equal to the target death benefit. Any Adjustable Term Insurance Rider on that date will then terminate.
- Death Benefit Option 2 or Option 3 is converted to Death Benefit Option 1 and no further changes to the death benefit option will be allowed.
- No further monthly deductions, including COI's will be taken.
- Partial withdrawals will continue to be available.

Continuation of coverage continued

- Loans will continue to be available and any existing loans will continue. Loan interest continues to accrue and, if not paid, could cause the policy to lapse. Repayments on loans will be accepted.
- If, at the insured's attained age 121, the policy owner does not want the continuation of coverage feature, the policy may be surrendered for the net surrender value. Some portion of this payment may be taxable.
- Continuing coverage provided beyond attained age 100 may cause the policy to fail to qualify as life insurance under the Internal Revenue Code and the policy owner may be subject to adverse tax consequences. The policy owner should consult a tax advisor before choosing to continue the policy after attained age 100.

Crediting strategies

Indexed Strategy

- The Indexed Strategy offers a five year point-to-point look-back period and calculates the index credits under a formula using a portion of the better performing two out of three indexes, as follows:
 - 75% of the highest index change rate, plus
 - 25% of the next highest index change rate; plus
 - 0% of the lowest index change rate
- The Indexed Strategy is comprised of up to 60 indexed strategy blocks. A new block is created as a result of an amount being elected to the Indexed Strategy, or if no affirmative election is made on the block maturity date to the Fixed Strategy.
- Each block matures on an election date 60 months from the block's start date. At that time, an index credit is calculated and, if applicable, is added to the block.

$$\text{Index Credit} = \left(\text{Index Credit Rate, minus the guaranteed interest credit factor} \right) \div \left(\text{Guaranteed interest credit factor (5.101\%)} \right) \times \left(\text{Guaranteed minimum interest credited to the block from the block start date to the block maturity} \right)$$

See the Buyers Guide (Voya IUL-Global #154640) for hypothetical index credit calculations.

Guaranteed minimum annual interest rate for Indexed strategy 1%

Index method 5-Year point-to-point

Participation Rate and Index Cap

The participation rate is the percentage that is used in determining the portion of the weighted index change rate that is reflected in the index credit rate. The index cap is the upper limit of the weighted index change rate to be used in the determination of an index credit applied to the policy. For each block, the participation rate and index cap will be set on the block start date and will not change for that block. They will never be less than the guaranteed minimums shown below. Go to voyaprofessionals.com to get updated current index cap and participation rate information.

Guaranteed minimum participation rate: 15%
Guaranteed minimum index cap: 100%

All guarantees are based on the financial strength and claims paying ability of Security Life of Denver Insurance Company, who is solely responsible for all obligations under its policies.

EURO STOXX 50® Index (EURO STOXX 50®) – An index of blue-chip stocks that are represented by 50 stocks covering the largest sector leaders in the EURO STOXX 50® Index. It does not reflect dividends payable on the underlying stocks.

Hang Seng Index – An index of the largest and most liquid stocks listed on the Stock Exchange of Hong Kong. It does not reflect dividends payable on the underlying stocks.

S&P 500® Index (S&P 500®) – An index of stock performance of 500 publicly traded companies. It does not reflect dividends payable on the underlying stocks.

Fixed Strategy

Guaranteed minimum annual interest rate for Fixed Strategy 2%

- The credited rate will be set according to company practice based on the performance of Security Life of Denver Insurance Company's General Account.
- At each policy anniversary the credited rate for the Fixed Strategy will vary based on the current credited interest rate declared by us at the time, but it will never be less than the guaranteed minimum interest rate of 2% per year. Any higher rate is guaranteed to be in effect for at least 12 months.

Elections

Reduce risk with automatic elections!

Automatically spreading allocations into the Indexed Strategy can help reduce the risk of allocating at "the wrong time" by spreading out Account Values over multiple Indexed Strategy Blocks.

Simply have your clients completely fill out the Election Worksheet* and fax or mail it to customer service. They will choose a fixed percentage or dollar amount to be automatically allocated annually, semiannually, quarterly or even monthly from their Fixed Strategy account to the Indexed Strategy on an ongoing basis. Or they may schedule automatic elections from the Indexed Strategy to the Fixed Strategy as each Block matures.

* All forms are available at Voya for Professionals at voyaprofessionals.com Easily access using the Forms Wizard.

Fixed Strategy to Indexed Strategy

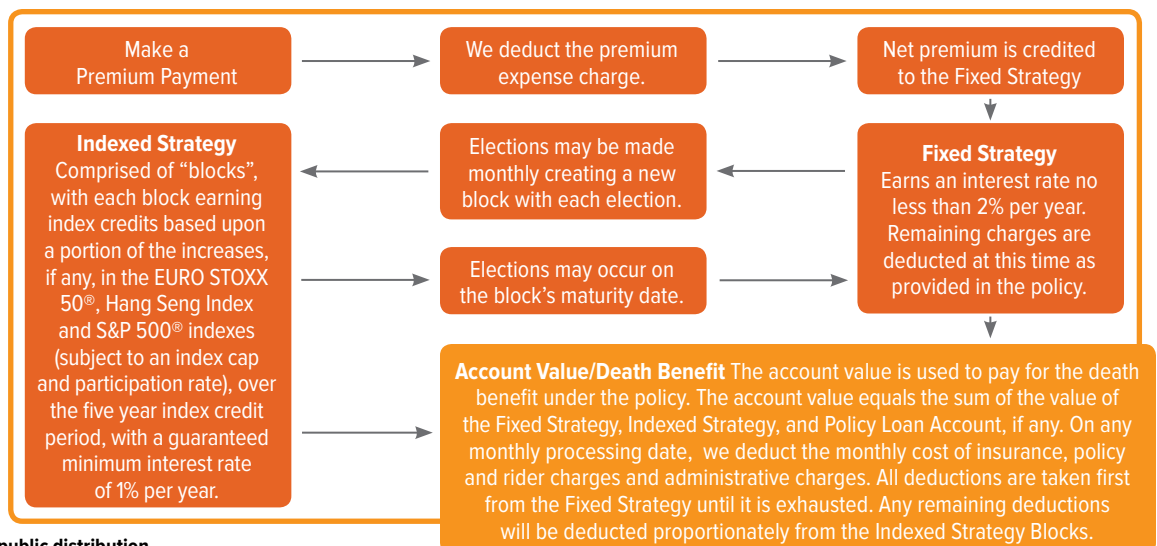
- All net premiums are initially credited to the Fixed Strategy.
- The policy owner may choose to automatically have a percentage of each of the net premiums elected to the Indexed Strategy.
- To be processed on the next election date, the premium payment and the policy owner's instructions must be received in customer service at least three business days prior to the next election date.
- The election date, the date on which the election will be processed, is the 28th day of each month or the next business day if the New York Stock Exchange is not open for trading on the 28th, subject to procedures and limitations.
- The minimum election amount is \$50.

When an election is made to move an amount from the Fixed Strategy to the Indexed Strategy, the guaranteed minimum interest rate changes from 2% to 1% on the amounts elected as long as they remain in the Indexed Strategy. Additional premiums may also be required over the five year index crediting period if the amounts in the Fixed Strategy and the Indexed Strategy are insufficient to pay the monthly deductions taken from the account value.

Indexed Strategy to Fixed Strategy

- Elections from the Indexed Strategy to the Fixed Strategy will be processed on the block maturity date.

Here's how it works:



Elections continued

Policy Owner Instructions

- Elections will not be processed until the Right to Examine Period ends.
- The election date is the 28th day of each month or the next available business day if the New York Stock Exchange is not open for trading on the 28th. Instructions and payments must be received at least three business days prior to the 28th in order to be processed on the next election date.
- After the policy owner's initial election is designated, requests may be written or made by telephone by the policy owner, his or her agent, and the agent's assistant if the policy owner has selected telephone privileges. The policy owner may revoke automatic telephone privileges by writing to Customer Service.

Expenses

Deductions from premiums

Premium expense charges:

Guaranteed Basis: 15.0% of each premium in all policy years

Current Basis: 10.0% of each premium in the first policy year; 5.0% thereafter

Monthly deductions from account value

All deductions from account value will be taken from the Fixed Strategy until it is exhausted. At that point, any remaining deductions will be taken from the Indexed Strategy on a prorata basis across all available blocks.

Monthly policy charge:

\$20 per month on a current basis. Charge is guaranteed not to exceed \$30 per month. Charge is discontinued at attained age 121 of the insured.

Monthly administrative charge:

Charges vary based on the insured's issue age, underwriting type, risk class, gender, and segment year. This charge is discontinued at age 121 of the insured.

Monthly Cost of Insurance (COI) charge:

- COI charges are based on the net amount at risk and will vary from month to month.
- Charges will vary based on the age, gender, risk class, segment year and underwriting type.
- Separate COI rates apply to the initial stated death benefit, any additional segments and the Adjustable Term Insurance Rider.
- COI charges are discontinued after attained age 121 of the insured.
- Guaranteed maximum COI rates are generally based on the 2001 CSO Sex Distinct and Unisex Smoker Composite Ultimate Mortality Table for base coverage and 125% of the 2001 CSO Sex Distinct and Unisex Smoker Composite Ultimate Mortality Table for Adjustable Term Insurance Rider coverage.

Rider charges:

Vary depending on the rider benefits selected.

Surrender charge

A separate surrender charge applies to each segment of insurance coverage. The length of the surrender charge period is nine segment years. Because the index credit is only applied on an index block's maturity date, if the policy is surrendered before a block's maturity date the index credit will not be received for that block.

Maximum policy transaction fees:

- There is a \$10 charge for each partial withdrawal.
- We also reserve the right to charge \$25 for each in-force illustration after the first in a policy year.

1035 Exchanges

Full premium loads apply to 1035 exchanges.

Loans and withdrawals

Policy loans and withdrawals may reduce or eliminate index credits, generate an income tax liability, reduce available surrender value and reduce the death benefit, or cause the policy to lapse. Additionally, loans may limit your client's ability to make elections to the Indexed Strategy. If a loan results in amounts being deducted from a block prior to its block maturity date, no elections from the Fixed Strategy to the Indexed Strategy will be processed in the 36 months following the loan.

Policy loans

Policy loans are available anytime on or after the first monthly processing date. Generally, the minimum amount of a policy loan is \$500 and the maximum amount is 100% of the net surrender value minus 3 times the monthly deduction.

Policy loans will reduce the policy's available net cash surrender value. If the insured dies while there is an outstanding loan, the loan amount will be deducted from the death proceeds. If loan interest is not paid in cash, it is added to the outstanding loan amount. The unpaid loan interest will then increase the amount borrowed, which will result in increased loan interest charges. If the Loan Amount exceeds the Surrender Value, the policy will enter into the Grace Period, except as provided in the Special Continuation Period and Minimum Monthly Premium provision of the policy.

If the policy enters the Grace Period, additional premium will need to be paid to keep it from lapsing. Policy lapse may also be a taxable event. For this reason, the owner may want to consider paying the Loan Interest due each year. Loan Interest charges are due in arrears on each policy anniversary.

The loan amount is deducted from the Fixed Strategy until exhausted and any excess amount is deducted from the Blocks of the Indexed Strategy proportionately.

- Charges will vary based on the age, gender, risk class, segment year and underwriting type.

	policy years 1-10	Zero-net interest loan* policy years 11+
Current basis	2.75%	2.00%
Guaranteed basis	3.00%	2.15%

* Please note that a zero-net interest loan may be available with a Loan such that the amount of the interest credited may be equal to the amount of interest charged.

Withdrawals

- Twelve partial withdrawals per year may be requested after the first policy anniversary.
- The minimum partial withdrawal is \$500 and the maximum partial withdrawal is the total value elected to the Fixed Strategy plus 10% of the value elected to the Indexed Strategy per year, but in no event greater than an amount that would leave \$500 as the net surrender value.
- The amount of the partial withdrawal plus a service fee of \$10 is deducted from the account value.
- The stated death benefit is not reduced by a partial withdrawal if:
 - The base death benefit has been increased to qualify the policy as life insurance under the Internal Revenue Code; and
 - The partial withdrawal amount is no greater than that amount which reduces the account value to the level which no longer requires the base death benefit to be increased for Internal Revenue Code purposes.

In all other situations, a partial withdrawal may reduce the stated death benefit, depending on the death benefit option in effect:

- For a policy with Death Benefit Option 1, a partial withdrawal reduces the stated death benefit by the amount of the partial withdrawal.
- For a policy with Death Benefit Option 2, a partial withdrawal does not reduce the stated death benefit.
- For a policy with Death Benefit Option 3, a partial withdrawal reduces the stated death benefit by any partial withdrawal amount in excess of premiums paid, minus prior partial withdrawals and partial withdrawal service fees, to the date of the partial withdrawal.
- No partial withdrawal will be allowed if it reduces the target death benefit below the minimum required to issue the policy.
- If a partial withdrawal reduces the stated death benefit, it will also reduce the target death benefit by an equal amount.
- Any reduction in death benefit or account value will occur as of the monthly processing date after the approval of the partial withdrawal request.

Riders

These riders are subject to state availability, additional charges and certain conditions and limitations, and may not be available with all versions of the product or to all policy owners.

Adjustable Term Insurance Rider (ATR)

The policy owner may schedule an increase to the amount of insurance coverage by adding a term insurance death benefit. This added flexibility can come in handy for clients who anticipate the need for additional insurance coverage over time.

- The ATR fills the difference between the total death benefit and the base death benefit in effect. The amount of ATR coverage in force may vary daily as a result of changes in the base death benefit. The target death benefit will be listed in the schedule at issue.
- Subject to our approval, the policy owner may request a change to the target death benefit after issue, but only once each policy year.
- If a scheduled change in the target death benefit is canceled or the policy owner asks for an unscheduled change to the target death benefit, we will cancel future scheduled changes.
- Unless otherwise indicated, any request to increase the target death benefit will be assumed to also be a request to increase the stated death benefit in an equal amount, so that the amount of the ATR coverage will not change.
- Partial withdrawals, stated death benefit decreases and changes from Death Benefit Option 1 to Death Benefit Option 2 are some of the events that may reduce the amount of the target death benefit.
- Cost of Insurance and administrative charges associated with the ATR are deducted monthly from the policy account value.

Underwriting rules for the Adjustable Term Insurance Rider

Allowable frequency of changes	Annually
Underwriting required?	Yes. At issue for highest future death benefit and for unscheduled changes.
Max issue age	Same as base policy
Max age for scheduled increase	90 (fully underwritten) 75 (guaranteed issue)
Max total increase in ATR amount	4 times the target death benefit at issue (not to exceed \$20 million)
Mandatory scheduled increase frequency	Within 5 years of issue or most recent previous increase, if later.
Minimum incremental increase	2% of initial target death benefit
Maximum incremental increase	Lesser of two times amount of the previous increase or 25% of the initial target death benefit
Do increases have to be accepted?	No, but rejecting an increase or decreasing the death benefit voids future scheduled changes.
Allow unscheduled increases/decreases?	Yes
Commissions on increases?	No

Please see the Adjustable Term Insurance Rider (form #R2031-03/08) for more information about the terms, conditions and limits associated with this rider benefit.

Riders continued

Accelerated Benefit Rider

We will pay the accelerated benefit when we receive, during the lifetime of the insured, written proof that the insured has been diagnosed with a qualifying condition. A cost is associated with this benefit only when the rider is exercised. If the Accelerated Benefits Rider is exercised on the policy, the Accelerated Benefit is first used to repay any Loan Amount.

Minimum benefit: \$10,000

Maximum benefit: The lesser of 50% of the eligible death benefit or \$1,000,000

An accelerated benefit creates a lien

The accelerated benefit paid to the insured plus any amounts paid by us to keep the policy in force plus interest accrued will be a lien against the policy and any additional term insurance rider benefits that are part of the eligible death benefit. The amount of any death benefit proceeds payable under the policy and ATR will be reduced by the amount of this lien and access to the excess of the value of the policy through surrender, withdrawal or loan will be limited to the excess of the value of the policy in excess of the lien. The benefits paid under this rider are intended to be treated for Federal tax purposes as accelerated death benefits under Section 101(g)(1)(A) of the Internal Revenue Code, as amended (the "Code"). The accelerated benefit is intended to qualify for exclusion from income subject to the qualification requirements under applicable provisions of the Code. Your client should consult his or her personal tax or legal advisor to assess the impact of benefits provided by this rider. Receipt of an accelerated benefit may be taxable as income. This rider is not intended to be a qualified long-term care insurance contract under section 7702B(b) of the Code nor is it intended to be a non-qualified long-term care contract. This rider does not pay or reimburse for expenses including those described in 101(g)(3)(A)(ii)(I) of the Code. Receipt of an Accelerated Benefit under this rider may adversely affect your client's eligibility for Medicaid or other government benefits or entitlements.

Qualifying conditions:

Note: This is only an overview of the types of conditions that would be covered or not covered under the Accelerated Benefit Rider. It is not a complete or all-inclusive list. All claims for this benefit require a Physician's Statement including all medical records certifying that the insured has a condition that is covered by the rider and requests for this benefit are subject to approval by the Voya Claims department.

1. **A non-correctable illness or physical condition that, with a reasonable degree of medical certainty, will result in the death of the insured in 12 months or less from the date of receipt of all medical records.**

Examples:

Any cancer that:

- has metastasized from an original site to one or more sites elsewhere in the body
- stage III or stage IV lymphoma

2. **A medical condition that has required or requires extraordinary medical intervention without which the insured would die.**

Examples:

- transplants (liver, heart, lung, kidney, pancreas or bone marrow)
- total parenteral nutrition
- mechanical respiration
- heart / lung bypass

3. **A medical condition that usually requires continuous confinement in an eligible institution and in which the insured is expected to remain for the rest of his or her life.**

Examples:

- paraplegia or quadriplegia in which there is a lack of renal or urinary functions
- end stage Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease)
- severe Alzheimer's Disease

4. A medical condition that would, in the absence of extensive or extraordinary medical treatment, result in a drastically limited life span.

Examples:

- coronary artery disease resulting in an acute infarction with a sustained NY Heart Association classification of III or IV
- end stage renal failure requiring continuous dialysis

Conditions that may not qualify:

1. Minor heart attack which would not meet the NY Heart Association classification of III or IV
2. Minor stroke with minor to moderate central nervous system deficit with minimal impact upon daily living
3. Cancer
 - leukoplakia
 - Hyperplasia
 - Leukemia
 - Carcinoid
 - Polycythemia
 - Stage I or II Lymphoma
 - Stage A prostate cancer
 - Duke's Stage A colon cancer
 - Intraductal non-invasive breast cancer
 - Stage 0 or 1 transitional cell carcinoma of urinary bladder
 - In-Situ Cancer
 - Chronic Lymphocytic Leukemia RA1 stage 0
 - Any other pre-malignant lesion, benign tumors or polyps

The Accelerated Benefit Rider may not be available in all states and may differ by name in some states. The conditions described here may be limited in some states. Please see the Accelerated Benefit Rider (form #R2030 - 03/08) for more information about the terms and conditions associated with this rider benefit.

Overloan Lapse Protection Rider

loan indebtedness. Policies that are heavily funded are often illustrated with considerable policy loan distributions later in life.

Adverse policy performances and other factors can cause these types of policies to lapse. The OLP Rider is designed to keep policies in force and avoid triggering taxable events when loan balances approach 100% of the account value. It is available on guideline premium test policies only. This rider will have no impact on policy values since there is no charge unless and until it is exercised by policy owner request. We assess a one time transaction charge of 3.5% of the policy value when the OLP Rider is exercised. The conditions that must be met before exercising the rider are as follows:

- The underlying policy must have been in force for at least 15 years.
- The insured must be at least 75.
- The total loan amount including accrued but unpaid loan interest must be equal to or greater than the stated death benefit (or target death benefit, if greater).
- The total loan amount excluding unearned loan interest can be no more than the account value less the rider charge.
- The exercise of the OLP Rider cannot cause the policy to become a modified endowment contract or violate the premium limits of the guideline premium test.

Please see the Overloan Lapse Protection Rider, Voya IUL-Global form #R2028-05/07, for more information about the terms and conditions associated with this rider benefit.

Premium Deposit Fund (PDF) Rider

The Premium Deposit Fund (PDF) Rider is designed to allow your clients to maximally fund their policy, without creating a Modified Endowment Contract, and maintain the tax advantages of life insurance. The PDF Rider lets your clients' money grow at a current annual interest rate in the premium deposit fund, while also paying scheduled premiums automatically when they come due.

Guidelines

Payment Limits

- Minimum: 2 total premiums (i.e. a 2-pay)
- Maximum: 10 total premiums (i.e. a 10-pay)

Deposit Limits

- Minimum: \$10,000
- Maximum: \$3 million (Cases above \$3M are considered upon additional review.)
- Deposits can only be made at time of policy issue.

Riders continued

Cost

No charge.

Interest Rates

The Premium Deposit Fund will earn interest at a rate solely declared by us from time to time, subject to the 1% Guaranteed Minimum Interest Rate.

Taxation

Interest paid is subject to taxation. The policy owner will be sent an IRS 1099 annually.

Withdrawals

Partial withdrawals are not allowed.

Full surrender of the PDF will incur a 5% surrender fee on the remaining PDF balance.

1035 Exchanges

Any funds arriving via a 1035 exchange must go directly into the policy and not into the PDF.

Compensation

There is no compensation associated with the PDF. Compensation is paid on the base policy as the premium is moved into the policy based on the product's normal compensation schedule.

Please see the Premium Deposit Fund Rider (form #R1388-12/13) for more information about the terms and conditions associated with this rider benefit.

Additional Insured Rider

The Additional Insured Rider (AIR) provides term coverage on the additionally insured spouse (or same sex partner of the base insured when recognized by applicable law) or children of the base insured. The AIR is NOT available to cover the base insured. The issue ages are 0-85 and the rider expires at the earlier of the base insured's attained age 121 or the additional insured's attained age 90. The minimum benefit amount is:

Class	Issue Age	Minimum Face Amount
Preferred No Tobacco	18-85	\$50,000
Standard No Tobacco	16-85	\$50,000
Standard No Tobacco	0-15	\$10,000
Preferred Tobacco	18-85	\$50,000
Standard Tobacco	16-85	\$50,000

- The maximum total benefit is five times the base insured's stated death benefit for all Additional Insured Riders combined. A maximum of five AIRs will be available.
- Additional insureds can be rated, subject to appropriate underwriting standards.
- This rider and all coverage under this rider will end at the earliest of:
 - The date the policy terminates for any reason.
 - The expiry date of this rider as shown on the policy data page (equal to the earlier of the base insured's attained age 121 or the additional insured's attained age 90).
 - The death of the additional insured.
- The policy owner requests that the rider is canceled. Cancellation will take effect on the date we receive the written request at our Customer Service Center.
- Prior to the additional insured's attained age 70, the policy owner may convert this rider to a policy on the life of the additional insured, subject to our conversion terms. No evidence of insurability is required in order to exercise this option unless an increase in the death benefit or an additional benefit is requested in connection with the conversion.
- The Additional Insured Rider is not available on policies with Guaranteed Issue underwriting (Regular and Select).

Please see the Additional Insured Rider (form #R1343-04/06) for more information about the terms and conditions associated with this rider

Waiver of Cost of Insurance rider (WCOI)

If the covered insured is diagnosed with a total disability under the terms of the rider before the policy anniversary nearest the insured's age 65, the monthly cost of insurance and expense charges for the policy and any riders will be waived.

- This rider is available for insureds ages 15 to 55, and only on fully underwritten policies.
- The insured will be totally disabled under the terms of this rider if during the first five years of disability because of bodily injury or disease the insured is unable to perform the material duties of the occupation he or she had when the disability began for at least four months. After five years from the date the disability began, the total disability must prevent the insured from performing the material duties of any occupation for which he or she is reasonably fitted by training, education or experience. Presumptive disability is loss of sight of both eyes, use of both hands or both feet or one hand and one foot, speech, or hearing in both ears.
- If total disability begins before the policy anniversary nearest age 60, rider benefits will continue until the earlier of death, maturity, or recovery of the insured from his or her total disability. If the total disability begins after the policy anniversary nearest age 60, rider benefits will continue until age 65, unless the insured is no longer totally disabled before that date.

Please see the Waiver of Cost of Insurance Rider (form #R2021-3/01) for more information about the terms and conditions associated with this rider benefit.

Waiver of Specified Premium rider (WSP)

If the covered insured is diagnosed with a total disability under the terms of the rider before the policy anniversary nearest the insured's age 65, a specified premium will be credited monthly to the insured's policy. In addition, WSP rider charges will be waived during the disability period.

- This rider is available for issue on lives aged 15 to 55.
- The insured will be totally disabled under the terms of this rider if during the first five years of disability because of bodily injury or disease the insured is unable to perform the material duties of the occupation he/she had when the disability began for at least four months. After five years from the date the disability began, the total disability must prevent the insured from performing the material duties of any occupation for which he/she is reasonably fitted by training, education, or experience. Presumptive disability is loss of sight of both eyes, use of both hands or both feet or one hand and one foot, speech, or hearing in both ears.
- If the total disability begins before the policy anniversary nearest age 60, rider benefits will continue until the earlier of death, maturity, or recovery of the insured from his/her total disability. If the total disability begins after the policy anniversary nearest age 60, rider benefits will continue until age 65, unless the insured is no longer totally disabled before that date.
- The maximum monthly coverage amount on the proposal system equals one twelfth of the guideline level premium of the policy exclusive of the WSP rider. The minimum amount per month is \$25.
- A policy may not contain both the Waiver of Specified Premium Rider and the Waiver of Cost of Insurance Rider.

Please see the Waiver of Specified Premium Rider (form #R2020-3/01) for more information about the terms and conditions associated with this rider benefit.

Waiver of Surrender Charge rider (WSC)

The Waiver of Surrender Charge Rider waives a specified percentage of the surrender charges on the policy (upon full surrender only) thus potentially allowing policy owners to maintain stronger early cash values if they need to fully surrender their policy (excludes 1035 exchanges, except in Florida). This rider cannot be added or dropped after issue.

Please note that because any index credit is applied on the block maturity date, if the policy is surrendered, blocks that have not matured will not receive an index credit.

Issue ages

Class	Issue Age
Super Preferred No Tobacco	18-80
Preferred No Tobacco	18-85
Standard No Tobacco	18-90*
Preferred Tobacco	18-85
Standard Tobacco	18-90*

- Commission rates and charge backs for policies with this rider differ from those on policies without the rider. There is also an adjustment made to the minimum premium calculation on policies with WSC.
- Policies with this rider will have a higher per \$1,000 current and guaranteed maximum monthly administrative charge than policies without the rider. The per \$1,000 monthly administrative charge varies by issue age, duration, gender and underwriting class.

* Issue ages 86-90 require special Home Office attention

Please see the Waiver of Surrender Charge Rider (form #R1376-07/10) for more information about the terms and conditions associated with this rider benefit.



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154829 09/01/2014