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## Upcoming Term Life Insurance Change Helps Maintain Integrity and Complement ING's Accumulation & Protection Focus

As the market continues to change, the ING Life Companies (ING) remain committed to offering a range of accumulation and protection life insurance products to meet client needs. It is ING's intention to offer a solid Term life insurance value proposition that includes pricing integrity, underwriting clarity and fulfillment options.

To help maintain this value proposition, and to be more in line with our peers, we are announcing the following adjustment to the Term life insurance platform:

Effective May 1, 2013, commission rates for the ING TermSmart and ING ROP Endowment Term series of products are changing, as follows:

### Outside New York

A 5% reduction in first year commissions is being made at all compensation levels.

### New York

A similar reduction is being made, but it is spread across renewal years on various compensation levels. Since it differs by product, please refer to your updated commission schedule for specifics.

### Updated Compensation Grids & Schedules

Updated compensation grids reflecting these changes will be available March 25, 2013 and updated compensation schedules will be available April 15, 2013. Contact your regional sales team or dedicated commission team for the updated information once available.

### Transition Information:

- Current rates will be paid on applications signed and dated before May 1, 2013 and received at the ING Service Center by May 10, 2013.
- **New, reduced rates will be paid on all applications signed and dated on and after May 1, 2013 or received after May 10, 2013.**

### Moving Forward with the ING Accumulation & Protection Platform.

The ING Life Companies are focused on the unparalleled need for all Americans to save more and protect more in the face of the risks of rising health care costs, living longer, rising taxes and reduced benefits. As a result, we have built an entire platform devoted to this focus called the

[ING Accumulation & Protection Platform {A.P.P.}](#) (please click on the link to download this new platform to your computer or tablet). This comprehensive end-to-end sales platform takes you from pre-sale, to product, to sales tools, to ING's unique ability to offer market leading on-going support (through monthly reports and hands-on concierge service for policyholders – offered exclusively by ING).

We appreciate your business and look forward to continue working with you to help provide financial protection for your clients.

**For more information or any questions, call ING Insurance Sales Support at 866-ING-SELL (866-464-7355) or contact your ING sales representative.**

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ING TermSmart, policy form series 1315-02/10 and ING ROP Endowment Term, policy form series #1314-12/09, varies by state and may not be available in all states (not available in New York) are issued by ReliaStar Life Insurance Company. ING TermSmart\*NY, policy form series 3314-02/10 and ING ROP Endowment Term NY, policy form #3313-12/09, only available in New York, are issued by ReliaStar Life Insurance Company of New York. Within the state of New York, only ReliaStar Life Insurance Company of New York is admitted, and its products issued. All are members of the ING family of companies.

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