

## The ING Organization

Products that span the financial spectrum. Distribution through customers' channel of choice. Services to help manage financial, benefits, and retirement programs.

The ING family of companies in the United States provides financial solutions for individuals, organizations, and companies. Through a network of wholly owned, indirect subsidiaries, we help people prepare for a financial future. Your goals are our business.

Issued and Underwritten by ReliaStar Life Insurance Company.

*Administrative and Home Office:*  
20 Washington Avenue South  
Minneapolis, MN 55401

Products and services offered through the ING family of companies. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

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**For costs and complete details of coverage, call or write to your insurance agent or ING Employee Benefits.**

ING Employee Benefits  
20 Washington Avenue South  
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[www.ing.com/us](http://www.ing.com/us)  
[www.ingemployeebenefits-us.com](http://www.ingemployeebenefits-us.com)



## It's Your Life

### Life Insurance

- Supplemental
- Portable
- Dependent
- AD&D

Your employer provides employee benefits to address your varied financial needs. One of the most valued benefits sponsored by your employer is term life insurance.

## ABOUT LIFE INSURANCE

Life insurance provides basic protection for your loved ones if something happens to you. The loss of your income could create immediate financial hardship and lifestyle changes for your family. Life insurance helps assure your family can maintain financial security and meet financial obligations.

While many U.S. households have life insurance, the average amount of coverage is often inadequate to meet family needs or pay off debt. Taking advantage of life insurance coverage provided by your employer can be an important part of your financial activity.

### Life insurance can help you:

- **Protect your family:** Your family depends on your income. Life insurance helps replace that income when your family needs it most.
- **Protect your home:** For most families, their home is the largest asset. Life insurance can enable the family to remain in the home, pay the mortgage and avoid the trauma of relocation.
- **Protect children's education:** Covering the soaring cost of education becomes even more difficult when there is a loss of income. Life insurance helps secure your children's future.
- **Settle expenses:** Life insurance can also help cover financial expenses, such as medical bills and funeral costs, as well as unplanned expenses and unforeseen financial crises.

## IT'S YOUR LIFE

### Special Features from ING Employee Benefits

At ING Employee Benefits, we offer these special features with all our life insurance products:

- **Easy Enrollment:** Enrollment is made easy through clear and simple enrollment forms. You'll also want to refer to your employer's rate information for costs of supplemental coverage.
- **Convenient Payroll Deduction:** Premiums are automatically deducted from your paycheck.
- **Waiver of Premium:** If you become totally disabled (as defined by the policy) and cannot work, you don't have to pay life insurance premiums for as long as you remain disabled up to this benefit's termination.
- **Exceptional Customer Service:** Knowledgeable service representatives and courteous claims professionals are available to answer your questions and address your needs.
- **Accelerated Benefit:** You may collect a portion of your death benefit (typically 50 percent) while you are living, if you are diagnosed with a terminal illness with a life expectancy under six months\*. All remaining benefits will be paid to the beneficiary upon death
- **Beneficiary Support Services:** We provide the life insurance proceeds to your beneficiaries through an interest-bearing draw account. In addition, we offer access to financial professionals and personal guidance to help beneficiaries achieve their goals.

\*May vary by state

### Customized Features from Your Employer

Your employer selected the following customized option for your benefit plan:

- **Supplemental:** Opportunity to buy additional coverage for added protection. Your employer provides you with a basic amount of life insurance at no cost to you. Through this program, you have the opportunity to increase the amount of your term life insurance coverage.
- **Portability:** Opportunity to take coverage with you when you leave your employer. You may take your supplemental coverage with you if you change jobs or retire – something very important in today's ever-changing work environment. (Portable coverage has age limitations, and may be subject to a maximum amount.)
- **Accidental Death and Dismemberment (AD&D):** Extra coverage in case of a covered accident. This coverage pays additional benefits to you for an accident resulting in the loss of limbs, sight, or life. If you elect this coverage, the amount is equal to the total amount of your term life coverage, subject to any policy maximums.
- **Spouse/child coverage:** Coverage is also available for your dependents. (Spouse coverage over certain levels must be approved through underwriting.)

Products and services are provided by ReliaStar Life Insurance Company. Coverage limits may vary depending on state restrictions. Please refer to your certificate for all terms, conditions, benefits, and limitations.

Policy forms LLP00GP, LP05GP, LP06GP, or 45-00. Availability and benefit provisions vary by state.

### How Much Life Insurance Do You Need?

To evaluate your life insurance needs, consider the following:

- **Your Lifestyle:** What portion of your income do you need to replace? What expenses must be covered to assure your loved ones maintain the lifestyle to which they are accustomed?
- **Your Family:** Will your surviving spouse need to work or stay home with children? Do you have young children who must be cared for? How much of your children's education do you need to cover? Are there other family members – elderly parents, disabled relatives – who you support financially? What other expenses must be considered to assure your family can maintain a financially secure lifestyle?
- **Your Home:** Do you have a mortgage you want to fully or partially pay off to assure your loved ones may remain in your home?
- **Your Goals:** What is your level of savings? Debt? How much of a cushion for emergencies do you want to leave behind? What is your estimate of final medical and burial expenses? Based on your estimated estate, are there tax issues to consider?

If you already have life insurance, you'll want to consider how these life changes may affect your financial situation and the extent of your life insurance needs:

- Change in marital status, such as marriage or divorce

- Change in family status, such as children or aging relatives who depend on you
- Change in job or family income
- Purchase of a new home or business
- Effect of inflation
- Change in personal financial goals

The insurance provided by your employer makes a significant contribution to your financial well-being. But depending on your personal financial circumstances, you may need to supplement this coverage with additional life insurance coverage to meet your specific needs. For more information, consult your employer or financial professional.

