

## ***Making Connections with Ease through Evidence of Financial Strength***

**ReliaStar Life Insurance Company and ReliaStar Life Insurance Company of New York are rated by all four of the major independent insurance industry rating organizations.**

Here is a summary of their current ratings of financial strength:

<b>Organization</b>	<b>Rating</b>	<b>Rating Description</b>
A.M. Best	A+	<b>Superior</b> (2nd of 15 rating categories, ranging from A++ to F for operating performance and financial strength.)
Moody's	Aa3	<b>Excellent</b> (4th of 21 rating categories ranging from Aaa to C for Financial Strength.)
Fitch	AA	<b>Very Strong</b> (3rd of 24 rating categories ranging from AAA to D for financial strength.)
Standard and Poor's	AA	<b>Very Strong</b> (3rd of 20 rating categories ranging from AAA to CC for financial strength.)

These ratings are determined at least annually after the rating agency meets with company management and reviews extensive financial information. The rating agencies evaluate the strengths and strategies of company management, the operating results of the business units, investment performance, and capitalization. Industry ratings are not a warranty of an insurer's current or future ability to meet its contractual obligations.