

Start Selling!

ING ROP Endowment Term Life Insurance

Can your clients buy term without worrying about investing the difference?

Yes! ING ROP Endowment Term, issued by ReliaStar Life Insurance Company, offers the potential to receive a return of premium paid which may compare favorably to paying level term premiums and investing the premium difference.

Client Profile

Client: Mark Brauer

Age: 40 years old

Underwriting Class: Standard Non Smoker

Death Benefit: \$500,000

Level Term: 30 Years

With ING ROP Endowment Term, your clients can potentially get 100% of their premiums back!*
That's zero net-cost for your clients!

How Does It Work?

ING TermSmart-30 Premium	\$1,350
ING ROP Endowment Term-30 Premium	\$2,810
Annual Premium Difference	\$1,460
Cumulative Premium Difference – 30 Years	\$43,800
ING ROP Endowment Term Cash Surrender Value (CSV) - Year 30	\$84,300
** Taxable rate of return needed to grow CSV from premium difference	5.5%

Rates as of 11/23/2009

* At the end of the level premium period, subject to certain conditions and limitations. Does not include any special class and flat extra premiums, rider premiums, modal premium charges and premiums paid but not yet due and payable.

** Assumes 28% income tax rate.

Advantages

- Fully guaranteed level premium term for 20, 25 or 30 years
- Guaranteed cash values with loan capability during the level premium period
- Conversion option to the earlier of age 70 or end of the level premium period to select cash value policies without evidence of insurability
- No policy fee – all premium is commissionable!
- Reduced paid-up benefit
- Six underwriting classes including Select No Tobacco
- Competitive Underwriting – liberal Age/Amount requirements and liberal criteria for Select, Preferred and Super Preferred classes

**For more information, call your ING Life Companies' representative or ING Life Sales Support at 866-ING-SELL (866-464-7355).
Log in to ING for Professionals at www.inglifeinsurance.com.**

ING ROP Endowment Term, policy form series #1314-12/09, may vary by state and may not be available in every state. It is issued by ReliaStar Life Insurance Company (Minneapolis, MN). ING TermSmart, policy form series 1177R, may vary by state and may not be available in all states, is issued by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the ING family of companies. Not available in New York. All guarantees are based on the financial strength and claims-paying ability of the issuing insurance company who is solely responsible for obligations under its own policies.

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LIFE

