



"Take II" on ING GDBUL II & ING GDBUL II NY.

ING Guaranteed Death Benefit Universal Life II issued by Security Life of Denver Insurance Company
ING Guaranteed Death Benefit Universal Life II NY issued by ReliaStar Life Insurance Company of New York

1
reason

We CUT Rates! Every Age. Every Class. Every Face Amount.

Competitive no-lapse UL rates for level, single, and short pay scenarios!

\$1 Million Level Death Benefit	Prospective Insured	Old	NEW
Level Annual Premium for Guaranteed Death Benefit to age 100	Male, age 40 Super Preferred No Tobacco	\$5,440	\$4,943
Level Annual Premium for Lifetime Guaranteed Death Benefit (to age 121)	Female, age 55 Preferred No Tobacco	\$10,732	\$9,751
Single Premium for Lifetime Guaranteed Death Benefit	Male, age 65 Standard No Tobacco	\$380,853	\$345,668

OVER 9%
REDUCTION

2
reason

Fully Commissionable Adjustable Term Insurance Rider

Schedule death benefit increases for anticipated future needs (not available in NY)

ING GDBUL II	YES
John Hancock Protection UL-G 10	No
Lincoln LifeGuarantee UL	No
MetLife Guaranteed Advantage UL	No
Pacific Life Versa Flex NLG	No
Prudential UL Protector	No
Sun Universal Protector (2010)	No

Exclusive Carrier!

3
reason

High Amount Loan Carryover Available on Suitable 1035 Exchanges

Full Commission on 1035 exchange dollars, including the loan. Call for more details.

4
reason

Self-Serve Inforce Illustrations

You have the power and control to review different scenarios on your clients' policies via the web.

Access "Inforce Illustration Express" at www.inglifeinsurance.com or go to ING Presents for even more details and flexibility on your inforce illustrations.

5
reason

\$50,000 Minimum Face Amount

Reduced from \$100,000.

ING Guaranteed Death Benefit Universal Life II (policy form series #1174) and ING Guaranteed Death Benefit Universal Life (policy form series #1172) may vary by state and may not be available in all states, and are issued by Security Life of Denver Insurance Company (Denver, CO), a member of the ING family of companies. Not available in New York. ING Guaranteed Death Benefit Universal Life II NY (policy form series #3000) not available outside of New York, is issued by ReliaStar Life Insurance Company of New York (Woodbury, NY), a member of the ING family of companies. Within the state of New York only ReliaStar Life Insurance Company of New York is admitted and its products issued. All guarantees are based on the financial strength and claims-paying ability of the issuing insurance company who is solely responsible for the obligations under its own policies.
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Companies' Representative

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LIFE INSURANCE

