



Quicker, Easier Individual Life Insurance Application Process

On August 31, the selling process will be vastly simplified as we aggressively revised and reduced the number of state variations of all the forms needed to make a UL or VUL sale.

Improvements include:

- No Financial Supplement required** – The ING Life Companies' policy on Stranger-Owned Life Insurance (STOLI) is included in the new applications. Therefore, the Financial Supplement (147724) is not required with UL or VUL applications.
- Fewer forms** – 54% overall reduction of forms
- New content** – Revised content meets current regulatory and underwriting requirements and provides clearer instructions

What Forms Have Been Affected?

- Individual Life Insurance Application (*including the Temporary Insurance Receipt and Medical Declarations*)
- Individual Life Insurance Application Part II - Medical Examination
- Children's Insurance Rider Application
- Amendment to Application
- Additional Statement to Application
- Alcohol Usage Questionnaire
- Aviation Questionnaire
- Drug Usage Questionnaire
- Foreign Travel and Residence Questionnaire
- Military Questionnaire
- Motor Sports Questionnaire
- Scuba Diving Questionnaire
- Tobacco/Nicotine Use Questionnaire
- Avocations and Professional Sports Questionnaire

Where can I find the new forms?

To ensure you always have the most up-to-date forms, we encourage you to download them from the ING for Professionals website (www.inglifeinsurance.com).

- ING Presents** – When distributors go from the ING Presents illustration software directly to the Forms (App) Wizard, all of the relevant information from the active illustration will automatically populate into the new business forms required to submit the case. This feature saves time for distributors and reduces the opportunities for errors.
- We have also provided updated pdf files to the vendors we support, including Crump Life Insurance Services, Compulife, Insure.com, iPipeline, Laser App, Matrix Direct, PaperClip and Quik! Forms.

This UL/VUL Application forms package is part of our continuous efforts to make ING forms easier to understand, to complete, and to process. Currently, we have approval from 46 states. These new forms are not available in New York or Puerto Rico. **There is a 60 day transition, meaning you should transition to using the new forms by November 2, 2009.**

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Life insurance products are issued by ReliaStar Life Insurance Company (Minneapolis, MN) and Security Life of Denver Insurance Company (Denver, CO). Variable universal life insurance products are distributed by ING America Equities, Inc. All are members of the ING family of companies.

Variable insurance products are offered by prospectus only. To solicit variable insurance products you must maintain a variable insurance license, be appointed with the issuing company and be a registered representative of a broker-dealer that has a current selling agreement with the issuing company.

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