

ING Life Companies' International Underwriting Guidelines

Life insurance products are issued by ReliaStar Life Insurance Company (Minneapolis, MN), ReliaStar Life Insurance Company of New York (Woodbury, NY) and Security Life of Denver Insurance Company (Denver, CO). Only ReliaStar Life Insurance Company of New York is admitted and its products issued within the state of New York. All are members of the ING family of companies. Products may vary by state and not be available in all states. © 2009 ING North American Insurance Corporation. cn59376082010

LIFE

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SECTION I

HIGHLIGHTS

- All General Account, fixed life products available
- Enhancements on jurisdictions and classifications
- High auto bind and jumbo limits
- Differentiation for high net worth individuals
- Short Term Travel between jurisdictions with no adverse effect
- Minimum face amount of \$1,000,000 per individual policy
- Term products available with ING retention and facultative submission
- Dedicated International Underwriting team
- Non-U.S. ownership allowed in limited jurisdictions

IMPORTANT

ING's International Underwriting Guidelines will be revised based on world circumstances, which may require immediate changes without notice to travel or residence rating approaches and/or Area Classes. Rating quotes for foreign travel or residence are to be considered tentative until actual policy approval.

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SECTION II

GUIDELINES

1. U.S. OWNERSHIP

This section details international underwriting guidelines for any individual life insurance policy of which the proposed insured is a foreign national and the owner/applicant is a U.S. entity.

These guidelines are subject to change at any time.

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U.S. OWNERSHIP

International Risk Fixed Reinsurance Pool Parameters
Effective 1/1/2008

Products covered: All General Account Fixed Life Products

Auto bind and jumbo limits:

Jurisdiction	A+	A	B+	B	C
Automatic Binding Limit*	\$30mil	\$25mil	\$18mil	\$15mil	\$5mil
Minimum Face	\$1mil	\$1mil	\$1mil	\$1mil	\$1mil
Best Class	Super Preferred	Preferred	Preferred	Standard	Standard + \$2.00 flat extra
Jumbo Limits	\$35mil	\$35mil	\$35mil	\$35mil	\$25mil

*Includes ING retained amount

People:

- U.S. Citizens & Permanent Residents with Long Term Foreign Travel or Foreign Residence
- Foreign Nationals - Residing in the U.S. without permanent residence qualifications
- Foreign Nationals with Foreign Residence or Long Term Foreign Travel

Definitions:

- U.S. Permanent Resident: Green Card holder OR E 1-2, H1B, K1-4, L1-2, or V1-3 visa holders with either 5 years continuous residence or multiple other evidences of permanence such as owning a home, marriage to a U.S. citizen, long-term U.S. employment, etc.
- Foreign National: Citizen of other than U.S. or Canada not meeting U.S. permanent residence qualifications.

Other:

- Jumbo Limit = In force and applied for with all companies including external replacements - \$35,000,000 for A+, A, B+, B areas and \$25,000,000 for C areas.
- SRI (Superior Risk Information) = Documented net worth of minimum U.S. \$2,000,000, full medical records, excellent medical care.
- "No Auto" = Area Classes listed as "No Auto" cannot be auto bound into the International Pool; will consider for available ING Retention for the area plus facultative coverage.

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International Travel (for U.S. Citizens, Permanent Residents & Foreign Nationals)

- ◆ Short term travel
 - Retain “travel from” jurisdiction classification, auto bind limit, and best available rate.
Travel to:
 - A+/A: Up to 12 weeks/year
 - B+/B: Up to 10 weeks/year
 - C: Up to 4 weeks/year
 - D: None

- ◆ Long term travel
 - If destination bears higher risk, change to “travel to” jurisdiction classification, auto bind limit, and best available rate.
 - A+/A: Over 12 weeks/year
 - B+/B: Over 10 weeks/year
 - C: Over 4 weeks/year
 - If destination bears lower risk, retain “travel from” jurisdiction classification, auto bind limit, and best available rate.

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