



Start counting on yourself.
Start with life insurance on your terms.

ING Return of Premium Term

Term life insurance issued by ReliaStar Life Insurance Company

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Take a moment to listen to Ida, an old friend of the ING Life Companies. She gives you her own personal perspective about valuable death benefit protection and the opportunity to get all your premiums back.



Like thousands of other Americans, Harold and Ida Nussbaum worked hard and were careful with their money over the years. Several years ago, with the kids grown and Harold retired and ready to hit the tennis courts, they moved to Florida. Not long after that, Harold and Ida decided to give up their term life insurance policy in order to put the premium payments toward long term care. Traditional term life insurance did not provide them any other real flexibility in their financial planning, well, let Ida tell it...

Not too long after that Harold suddenly took ill and passed away. After the initial shock and grief subsided a bit, I was angry at myself because after paying and paying on that policy all those years, I had nothing to show for it. Like anyone else, I could have used that money. Who knows what tomorrow will bring?

I guess what bothers me most is that we had always heard the “experts” talk about buying term and investing the difference. Well, that’s easy to say for some television commentator. I don’t know all the ins and outs of financial planning — I just know that once we stopped paying that term insurance premium the coverage ended and there was nothing to show for it. Sort of like the difference between paying rent and owning a home. Rent is fine as long as you realize the minute you stop paying for it, the roof over your head goes away.

Ida shares her thoughts about ING Return of Premium Term life insurance...

So where was this when we needed it years ago? This is what Harold would have liked. Paying what was probably less in premium than what your “permanent” insurance policies cost but with something to get back at the end. One thing was for sure. Harold always believed in the “bird in the hand” concept. Meaning, with this return of premium thing, he would have known he had insurance coverage and then at the end of the term he would have had tax free money to use for whatever was important. To put toward long term care premiums, to put toward an expensive new racquet, or just to put in the bank and think about.

But we weren’t that fortunate to have return of premium term.

Look, I know a thing or three about life insurance. Mutual funds or annuities maybe not so much. My own father sold life insurance for 25 years. Often door to door back in those days. He knew what it meant for a family to have something to lean on for the future. That’s important to people.

I said it before and I’ll say it again. Usually there are no guarantees in life. Now, if you’re telling me that a person can pay for term life insurance and then get the premiums back at the end of the term, well... that’s a darn good thing. ■

Based on a true story. The names have been changed.

It was the best of terms. It was the

Oh sure. There was always life insurance for financial protection. Some of it easy to figure out. Some not so easy. Among the easiest was term life insurance. Pretty simple, right? You bought a life insurance policy for a particular period of time, or term. If, after the period was over, you did not need or want the life insurance any more you stopped paying your premiums and that was that. No more policy. No more insurance protection. In a way it was almost like renting vs. owning a home – at the end of the term you had nothing tangible to show for your purchase (much like a renter had nothing to show after paying rent for many years). Of course, it was easy to forget the peace of mind that the term life purchase brought you in the first place. Let's face it. We all like to have something to have in our hand after we buy something.

Now one of ING's life insurance companies, ReliaStar Life Insurance Company, introduces **ING Return of Premium Term**, valuable death benefit protection through life insurance with the ability for a policyowner to get back all of the premiums paid – *guaranteed* – should he or she outlive the term and premiums were paid as scheduled. Coverage is available in 15, 20 or 30 year time periods known as “terms.”

Think about it. You receive term life insurance protection from one of America's leading life insurers and, if the policy is not needed during the term, you get all of the premiums back tax free. Guaranteed. But should an untimely death occur, your beneficiary will receive a full, tax free death benefit.

While we don't like to talk about it too much, the fact is we always hope for the best of times and prepare for the worst. We cannot predict what will happen in any given term of time down the road. That is why **ING Return of Premium Term** life insurance can be so valuable to you. Because it lets you do both – in the best of terms you will get all your money back. And in the worst your loved ones (or business interests) will be protected financially.

worst of terms.

Why Return of Premium Term life insurance?

Why? Because some things are worth it, like:

- Planning to fund a child's college education
- Protecting your mortgage funding
- Keeping the business intact
- Taking care of your business partner's family
- Ensuring your family's lifestyle
- Taking a first step toward retirement planning

The list can go on and on. We always hope for the best and prepare for the worst.



How much will you need? And for how long?

Time to put away the crystal ball. You won't find the answers there. However, your ING financial professional will help you start by asking a series of questions that may include one or more of the following:

- If you were not here tomorrow, how much money would your family need to replace your income and for how long?
- How much would it cost to pay off your mortgage and other debts?
- How much would your loved ones need to afford ongoing and future financial needs like college costs?
- What arrangements have been made to continue the smooth running of your business if one of the key employees were suddenly gone?
- How can you take care of the other business partner's family if that partner dies and their family is not interested in being a part of the business?
- Wouldn't your business want a nice sum of money at the end of the policy term; or, if your circumstances change, a portion of the premiums back before the term is completed?

Most of these questions address the “how much” side of the equation. With **ING Return of Premium Term** life insurance “how long” is also important and will depend on your individual situation. A recent life insurance industry study showed that of those companies participating just over 60 percent of their return of premium policies were for a 30 year term.*

The important point to remember is that at the end of the term – whether 15, 20 or 30 years – **you will get back all of your premiums paid assuming no death of the insured.**

*(Limra International, 2005 Individual Life Buyers Study in the U.S. Summary, p.4)

Other Advantages and Options

Also ask your ING financial professional about some of the other features that come with **ING Return of Premium Term** life insurance. Like a provision that allows you to get back some of your premium paid if you decide you no longer want the policy after a given number of years (varies by term and number of years owning policy). Or the ability to convert to a cash value life insurance policy without evidence of insurability. Or how you might be able to qualify even if you are a smoker. And how you may even be able to take a loan from the value your policy has built up.

Hoping for the best of terms and planning for the worst. It's what we do. Start counting on yourself to do the right thing by telling your ING financial professional you want to purchase life insurance on your terms. Today.

ING is a global financial institution of Dutch origin offering banking, insurance and asset management to over 60 million private, corporate and institutional clients in more than 50 countries. With a diverse workforce of over 119,000 people, ING comprises a broad spectrum of prominent companies that increasingly serve their clients under the ING brand.

In the U.S., the ING family of companies offer a comprehensive array of financial services to individual and institutional clients which include life insurance, retirement plans, mutual funds, managed accounts, alternative investments, direct banking, institutional investment

management, annuities, employee benefits, financial planning, and reinsurance. ING holds top-tier rankings in key U.S. markets and serves over 14 million customers across the nation.

For more information, visit www.ing.com/us

ING Return of Premium Term consists of a base term policy, policy form 1309 11/06, and a Return of Premium Rider, form R1347 11/06. The base policy cannot be issued without the Return of Premium Rider. Form numbers and availability vary by state. ING Return of Premium Term is issued by ReliaStar Life Insurance Company, a member of the ING family of companies. Guarantees are based on the financial strength and claims-paying ability of ReliaStar Life Insurance Company who is solely responsible for obligations under its own policies.

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