

Why ING?

As an industry leader, ING is:

- Ranked #5 in the 2004 Fortune's Global most admired companies in Life and Health Insurance measured by revenue.
- Ranked #11 in the 2006 Forbes Global 2000 measured by a composite ranking of sales, assets, profits and market value.
- Ranked #17 on Fortune's magazine's 2004 Global 500 list, based on revenues.

Plus, with \$647.1 billion in assets under management (as of 12/31/05) and its 115,000 worldwide employees that serve more than 60 million customers in over 50 countries, ING is one of the largest financial services organizations in the world.

Give your loved ones the protection they need with a company they can trust.



Your family is
counting on you.

ING TermSmart
Term Life Insurance from
ReliaStar Life Insurance Company

REDUCE.COM
ALL RATES ARE REDUCED!
(888) 600-3600 or visit Reduce.com

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If someone depends on you financially, chances are you need life insurance.

- 1 Are you married?
- 2 Do you have children or are expecting one?
- 3 Do you financially support an elderly parent?
- 4 Do you have debt and/or a mortgage?



If your answer is yes to just one of these questions, then your need for life insurance may be high.

Life insurance can help your loved ones meet important financial needs beyond final expenses including daily living expenses, medical expenses, mortgage payments and college savings. The loss of a loved one is hard enough emotionally without having it compounded by financial worries from the loss of an income.

But many times what you need and what you can afford are two different things. That's where term life insurance can make a big difference.

Why Term life insurance?

Term life insurance can be a sensible choice for many insurance buyers because you can get the most insurance coverage for your dollar. Term life's easy to understand nature and competitive premiums are designed to help you cover temporary insurance needs like those previously mentioned.

With term insurance, you choose a specific period of time (a "term") that would adequately cover your insurance needs – generally 10, 15, 20, or 30 years – and the policy will pay a death benefit to your beneficiaries if you die during that term, and beyond if you elect to renew your policy. What's more, your beneficiary receives the life insurance proceeds free of federal income tax.*

*Proceeds from an insurance policy are generally income tax free, and if properly structured, may also be free from estate tax.

How much life insurance coverage do you need?

Everyone's situation is different. When determining your insurance needs, consider this:

- If you were gone 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?

Flexible Options

Should your life insurance needs change during the level premium period, ING TermSmart issued by ReliaStar Life Insurance Company provides one of the most flexible conversion privileges in the industry. In other words, you could purchase ING TermSmart today and then convert in the future to a cash value life insurance policy and still maintain the same or comparable underwriting class you qualified for when you purchased ING TermSmart.