

# If you buy life insurance and never use it, do you lose money?

## Not anymore.

With ING ROP Term life insurance issued by ReliaStar Life Insurance Company, if you die during the term, your beneficiaries receive a death benefit. But if you live beyond the end of the term, you'll get back 100% of the premiums paid!\*

### This is a Win/Win!

See how reasonable \$250,000 of life insurance protection can be.

#### ING Return of Premium Term 30\*\*

(Super Preferred No Tobacco)

	Age	Monthly Premium	Total Premium Received at the end of term*
Male	35	\$40.41	\$14,548
Male	40	\$53.33	\$19,199
Female	35	\$33.33	\$11,999
Female	40	\$41.87	\$15,073

For more information, please contact:

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**Tina Little Coltrane**  
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Not FDIC/NCUA Insured | Not A Deposit Of A Bank | Not Bank Guaranteed | May Lose Value | Not Insured By Any Federal Government Agency

\*Excludes flat extras and is contingent upon premiums being paid for the entire level term period and insured outliving the level term period.

\*\*Super Preferred No Tobacco rates are the best available class. Not all applicants will qualify for these rates. Rates are current as of 04/27/09. This policy may contain restrictions and/or limitations.

For costs and complete details of the coverage call your financial professional.

ING Return of Premium Term consists of a base term policy, policy form 1309 11/06, and a Return of Premium Term 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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