

From Bland to GRAND!

Significant improvements to ING Life Companies' Preferred criteria

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From: Kelli Eddy
Head of ING US Insurance Life Underwriting

ING Life Companies' Underwriting is pleased to announce changes to our Super Preferred, Preferred and Select Underwriting classes, effective June 1.

- You will see favorable and industry-leading changes in the way we evaluate build by using BMI (Body Mass Index).
- Our new approach on minimizing the importance of total cholesterol in all age groups and diastolic blood pressure readings at the older ages we consider the best in the business.



The new guidelines will be in place for all applications dated June 1, 2011 or later.

All of the changes are highlighted in the updated Preferred criteria guidelines on the following pages. You're going to be excited when you see the improvements – it's the continued flexible underwriting you've come to count on from the ING Life Companies.

If you have any questions about Underwriting, please contact your ING Life Companies' representative.

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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). Within the state of New York, only ReliaStar Life Insurance Company of New York is admitted, and its products issued. All are members of the ING family of companies.



Preferred Classes Criteria for all Products Ages 16-60

Category	Super Preferred No Tobacco	Preferred No Tobacco	Select No Tobacco
No Tobacco (Minimum duration)	No use of tobacco or nicotine products in any form within the past 5 years	No use of tobacco or nicotine products in any form within the past 3 years	No use of tobacco or nicotine products in any form within the past 2 years
Build (See BMI/height & weight charts)	BMI 18-29	BMI 18-31	BMI 18-33
Blood Pressure No current or prior blood pressure in excess of:	<ul style="list-style-type: none"> Male 135/90 Female 135/85 No history of treatment for hypertension	<ul style="list-style-type: none"> Male 140/90 Female 135/90 Treated well controlled hypertensives with pretreatment levels exceeding the above limit may be considered	<ul style="list-style-type: none"> Male 145/95 Female 140/95 Treated well controlled hypertensives with pretreatment levels exceeding the above limit may be considered
Maximum Cholesterol (treated or untreated)	300	300	300
Maximum HDL	<ul style="list-style-type: none"> Male 75 Female 90 	<ul style="list-style-type: none"> Male 75 Female 90 	<ul style="list-style-type: none"> Male 75 Female 90
Maximum Cholesterol /HDL Ratio	<ul style="list-style-type: none"> Male 5.0 Female 4.5 	<ul style="list-style-type: none"> Male 5.5 Female 5.2 	<ul style="list-style-type: none"> Male 6.0 Female 6.0
MVR	No DWI/DUI or reckless driving in the past 5 years and no more than 2 moving violations within the past 3 years		
Personal Medical History	Standard medical risk; no history in past 30 years of cancer (other than basal cell skin cancer)		
Alcohol/ Drug	No history of drug or alcohol abuse in past 10 years	No history of drug or alcohol abuse in past 10 years	No ratable history of drug or alcohol abuse
Family History (If proposed insured < age 60)	No cardiovascular deaths in parents prior to age 65	No cardiovascular deaths in parents prior to age 60	No more than one cardiovascular death in parents prior to age 60
Aviation or Hazardous Avocation/Occupation	Aviation available - may have Aviation Exclusion Rider (AER); no ratable hazardous avocation or occupation		

PREFERRED CLASSES - WEIGHT RANGES Ages 16-60

Height	MINIMUM Weight	MAXIMUM Weight		
		Super Preferred	Preferred	Select
4'8"	80	129	138	147
4'9"	83	134	143	153
4'10"	86	139	148	158
4'11"	89	144	154	163
5'0"	92	149	159	169
5'1"	95	153	164	175
5'2"	98	159	170	180
5'3"	102	164	175	186
5'4"	105	169	181	192
5'5"	108	174	186	198
5'6"	112	180	192	204
5'7"	115	185	198	211
5'8"	118	191	204	217
5'9"	122	196	210	223
5'10"	125	202	216	230
5'11"	129	208	222	237
6'0"	133	214	229	243
6'1"	136	220	235	250
6'2"	140	226	241	257
6'3"	144	232	248	264
6'4"	148	238	255	271
6'5"	152	245	261	278
6'6"	156	251	268	286
6'7"	160	257	275	293
BMI	18	29	31	33

BMI=Body Mass Index, calculated as (weight in pounds divided by(height in inches x height in inches)) x 703.

Minimum weight applies for Super Preferred, Preferred and Select classes.

BMI (height/weight) criteria apply to both males and females.

Preferred Classes Criteria for all Products Ages 61+

Category	Super Preferred No Tobacco (available at ages 61-80 only)	Preferred No Tobacco	Select No Tobacco
No Tobacco (Minimum duration)	No use of tobacco or nicotine products in any form within the past 5 years	No use of tobacco or nicotine products in any form within the past 3 years	No use of tobacco or nicotine products in any form within the past 2 years
Build (See BMI/height & weight charts)	BMI 18-31; for age 71+, weight must be confirmed as stable for at least the past 2 years by medical records.	BMI 18-33; for age 71+, weight must be confirmed as stable for at least the past 2 years by medical records.	BMI 18-37
Blood Pressure	Average of past 2 years' blood pressure readings not in excess of 140/95 plus no pulse pressure greater than 70	Average of past 2 years' blood pressure readings not in excess of 145/100 plus no pulse pressure greater than 75	Average of past 2 years' blood pressure readings not in excess of 145/100
BP Treatment	For treated and controlled hypertensives, pre-treatment BP's may be eliminated from averaging.		
Maximum Cholesterol (treated or untreated)	300	300	300
Maximum Cholesterol /HDL Ratio	<ul style="list-style-type: none"> • Male 6.0 • Female 5.5 	<ul style="list-style-type: none"> • Male 6.5 • Female 6.2 	<ul style="list-style-type: none"> • Male 7.0 • Female 7.0
Minimum Serum Albumin	<ul style="list-style-type: none"> • Male 4.0 • Female 3.9 	<ul style="list-style-type: none"> • Male 3.8 • Female 3.7 	N/A
Minimum Adjusted GFR	60	55	N/A
MVR/Driving History	Age 61-70 -See criteria for age 16-60. Age 71+ - No history of accidents, reckless driving, or revocation of license in past 10 years.		
Personal Medical History	Standard medical risk with no history of cancer in past 30 years (other than basal cell skin cancer, or certain squamous cell cancers)		
Alcohol/Drug	No history of drug or alcohol abuse within the past 10 years.		
Aviation or Hazardous Avocation/Occupation	Aviation available at ages 61-75 may have Aviation Exclusion Rider (AER); no ratable hazardous avocation or occupation		

PREFERRED CLASSES - WEIGHT RANGES Ages 61+

MAXIMUM Weight

Height	MINIMUM Weight	Super Preferred (max age 80)	Preferred	Select
4'8"	80	138	147	165
4'9"	83	143	153	171
4'10"	86	148	158	177
4'11"	89	154	163	183
5'0"	92	159	169	189
5'1"	95	164	175	196
5'2"	98	170	180	202
5'3"	102	175	186	209
5'4"	105	181	192	216
5'5"	108	186	198	222
5'6"	112	192	204	229
5'7"	115	198	211	236
5'8"	118	204	217	243
5'9"	122	210	223	251
5'10"	125	216	230	258
5'11"	129	222	237	265
6'0"	133	229	243	273
6'1"	136	235	250	280
6'2"	140	241	257	288
6'3"	144	248	264	296
6'4"	148	255	271	304
6'5"	152	261	278	312
6'6"	156	268	286	320
6'7"	160	275	293	328
BMI	18	31	33	37

BMI=Body Mass Index, calculated as (weight in pounds divided by(height in inches x height in inches)) x 703.

Minimum weight applies for Super Preferred, Preferred and Select classes.

BMI (height/weight) criteria apply to both males and females.