

Start Selling!

ING ROP Term Life Insurance



Can your clients buy term without worrying about investing the difference?

Yes! When compared to ING TermSmart life insurance, it is possible for your clients to receive a competitive after tax rate of return with ING ROP Term, our latest term insurance product issued by ReliaStar Life Insurance Company.

Client Profile

Client: Mark Brauer
Age: 40 years old
Underwriting Class: Standard Non Smoker
Death Benefit: \$500,000
Level Term: 30 Years

With ING ROP Term, your clients get 100% of their premiums back!*
That's zero net-cost for your clients!

How Does It Work?

ING TermSmart-30 Premium	\$1,525
ING ROP Term-30 Premium	\$2,040
Annual Premium Difference	\$515
Cumulative Premium Difference – 30 Years	\$15,450
ING ROP Term Cash Surrender Value (CSV) - Year 30	\$61,200

After tax rate of return needed to grow CSV from premium difference 7.85%

Advantages

- Fully guaranteed level premium term for 15, 20 or 30 years
- Guaranteed cash values with loan capability during the level term period
- 2 ROP options – Basic and Enhanced
- Conversion option to the earlier of age 80 or end of the level term period to select cash value policies issued by an ING life insurance company without evidence of insurability
- No policy fee – all premium is commissionable!
- Reduced paid-up benefit
- Six underwriting classes including new Select No Tobacco
- Competitive Underwriting – liberal Age/Amount requirements and liberal criteria for Select, Preferred and Super Preferred classes

*Excludes flat extras and is contingent upon the insured outliving the level term period.

To find out how ING ROP Term can meet your client's needs call:

Your ING Life Companies' representative or the
ING Life Sales Support at 866.ING.SELL (866.464.7355)

ING ROP Term consists of a base term policy, policy form 1309 11/06 and a Return of Premium Rider (Cash Value Rider in PA), form R1347 11/06. The base policy cannot be issued without this rider. Form numbers and availability vary by state. ING ROP 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.

ING TermSmart, policy form #1177R, may vary by state and may not be available in all states, is issued by ReliaStar Life Insurance Company, a member of the ING family of companies.

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