

- ❑ #3 global insurer based on assets
- ❑ 26 countries, 30,000 employees
- ❑ 30 million U.S. customers: annuities, retirement plans, life insurance, mutual funds, managed accounts and employee benefits
- ❑ €13.8 billion in gross written premium; €1.970 million in new sales (2009 U.S. results)
- ❑ High-performing U.S. IT organization with 1,600 employees

We aspire to be the leader in helping individuals and institutions grow, protect and enjoy their wealth.

ING's Life Distribution: 3 Channels

- Independent Life Sales
- Specialty Markets
- Strategic Distribution

Sales Technology Goals

- Provide tools, ideas & support to help market life insurance
- Increase awareness & comfort with ING products
- Make it easy to illustrate products
- Make it easy to submit case
- Provide support to service clients

Making it Easier ... to Market

- **Automated Sales Tools**
Provides personalized marketing & **immediate** reporting

**Make Your Mark
Make it Personal**

ING Life PromoCenter

Email Marketing
Personalize electronic sales materials with your contact information, photo and logo. Email it here. Then watch tracking results come in. Free!

Print Marketing
Personalize sales materials with your contact information, photo and logo. Email the PDF here and track the results. Or print and mail for a nominal cost.

Contact Management
Upload your print and email mailing lists. Edit and save them here for easy use in future mailings. Free!

RETIREMENT - INSURANCE - INVESTMENTS

ING
Your future. Made easier.™

Life Insurance Capacity (LIC) Calculator

Estimating Your Life Insurance Capacity

The Key To Managing Your Insurability

Prepared for:

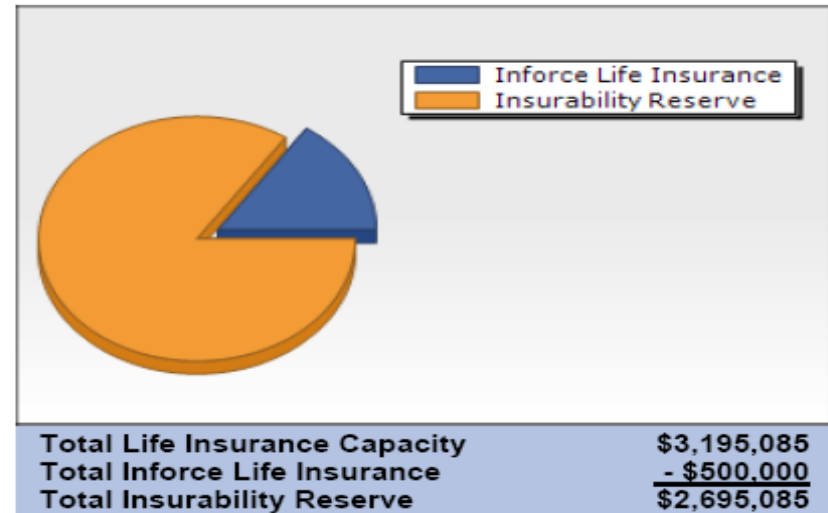
Joe Client

Male, Issue Age 45

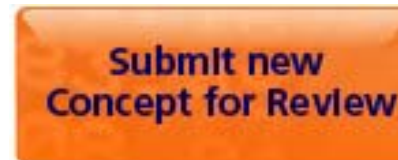
Your insurability (your potential ability to purchase life insurance) is a valuable asset. To effectively manage your insurability, it is important to know the total life insurance coverage you could potentially purchase— your **Life Insurance Capacity**. This amount depends on your financial situation and it changes over time. When you know your Life Insurance Capacity, you can subtract out the amount of life insurance coverage you currently have in force on your life. The remainder is your **Insurability Reserve**. It is the portion of your Life Insurance Capacity you aren't using today.

Based on the financial information you've provided, your Insurability Reserve is estimated to be \$2,695,085. This amount is an estimate and not an offer of life insurance coverage. It is based on the ING Life Companies Financial Underwriting Guidelines (January 2010). If you decide to use any of your Insurability Reserve, you will need to submit a written application, verify your financial information and your medical insurability.

Here's how your Insurability Reserve was determined:



Micro-sites for intermediaries



Tools to provide access to ING products, resources and tools on an intermediary website.

Premium Finance – Micro site

Premium Finance Resource Center

ING Wealth Transfer Strategy: Making it Easier

AFR: 0.61% -0.13% Mid-Term AFR: 2.35% -0.37% Long-Term AFR: 3.94% -0.36% USD LIBOR 1-mo: 0.340% +0.008% USD LI



Contact your dedicated Advanced Sales Professionals

866-464-7355, option 4

Lender Information

Direct Premium Finance Lender

- FIRST Insurance Funding: Traditional Program
- FIRST Insurance Funding: ING IUL-Global Special Program

Premium Finance Loan Facilitators

- CMS - Succession Capital
- Cool Springs Financial Group
- Premium Funding Group
- Re Vera Partners
- UIS - Premium Finance Platform

ING Sales Material

Tips on Submitting a Premium Finance Case to ING



Top 10 Reasons to Use Premium Finance with ING IUL-Global

This producer flyer goes through the ten reasons why ING IUL-Global may be the product choice for your clients' premium finance cases. [learn more>](#)

Start Selling ING IUL-Global: Premium Financing

Case study shows the advantages of premium financing with ING IUL-Global, including the waiver of surrender charge rider potentially reducing the amount of outside collateral required. [learn more>](#)

Start Selling ING IUL-Global: Premium Finance Flexibility

Case study shows how premium financing with ING IUL-Global provides the flexibility of several options regarding the loan repayment. [learn more>](#)

Special Financing Program

The ING Life Companies are very pleased to announce a special strategic alliance with First Insurance Funding for financing the new ING Indexed Universal Life-Global (ING IUL-Global) product. [learn more>](#)

Premium Finance Fact Finder

To make your premium finance sales easier, this fact finder for agents will help you gather all the information needed to submit a case, including a list

Chris Layeux, MBA, CLU, ChFC
Director, Premium Finance & Advanced Case Design
Extension 3427349
Chris.Layeux@us.ing.com

Neil Howe, FLMI, CLU, ChFC
Advanced Sales & Premium Finance Consultant
Extension 3427457
Neil.Howe@us.ing.com

Joel Hummel, CLU, ChFC
Advanced Case Design Consultant
Extension 3427925
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Joe Dunaway, ACS, AIRC
International & Premium Finance Consultant
Extension 3427154
Joe.Dunaway@us.ing.com

Maggie Mitchell, JD, CLU, ChFC
VP, Advanced Sales
Extension 3725388
Maggie.Mitchell@us.ing.com



Making it Easier ... to Reach Consumers

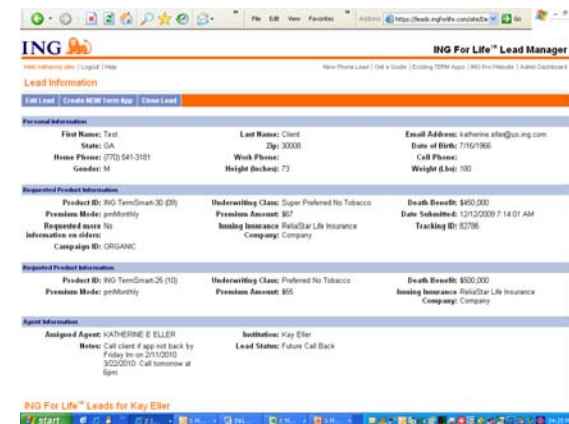
- **All Life distribution channels fully engaged**

- Producers can create unique URLs
- Good utilization results (differs by marketing approach)
- Producers are seeing "qualified" ready-to-buy leads
- Strong placement of policies



- **Complete Turnkey package**

- Includes ING For Life Lead Manager
 - Track by lead partner and/or campaign
 - Track lead status
- ING Promo Center email blast capabilities
- Pre-approved banner ads
- Incorporates electronic submission – ING eTerm Submit



Making it Easier ... to find the right product

ING Mobile Services

- Targeted for Blackberry devices; runs on all mobile devices
- Includes e-mail of full illustration and New Business forms package
- Marketing options
 - www.ingpresents.com/m
 - “Send to phone” feature from supporting applications



Life Illustration Express

- 32 quotes in 7 seconds
- Auto package all forms instantly

INSURED INFORMATION

Name	Sex	Date of Birth	Age	State	Underwriting Class
Joe Client	Male	02/24/1965	45	MN	Preferred No Tobacco

ILLUSTRATION DETAILS

What is your client's primary objective?
 Guaranteed Death Benefit
 Death Benefit with Cash Value¹
 I Don't Know, Show All Products

What Death Benefit amount should be illustrated?
 1,000,000

What Premium Mode should be illustrated?
 Annual

What Premium amount should be illustrated for Universal Life?
 Solve
 To Guarantee Death Benefit (guaranteed products only)
 To age 121
 For Cash Surrender Value (cash value products only)
 100,000 at age 121
 Specified
 5,000.00

How long should premiums be paid for Universal Life?
 Pay for 76 years or to Age 121

PRODUCTS

Term Life	Info
<input type="checkbox"/> ING ROP Term-15 Enhanced	info
<input checked="" type="checkbox"/> ING ROP Term-20 Enhanced	info
<input checked="" type="checkbox"/> ING ROP Term-30 Enhanced	info
<input type="checkbox"/> ING TermSmart-10 (09)	info
<input type="checkbox"/> ING TermSmart-15 (09)	info
<input checked="" type="checkbox"/> ING TermSmart-20 (09)	info
<input checked="" type="checkbox"/> ING TermSmart-30 (09)	info

Universal Life

Info
<input checked="" type="checkbox"/> ING GDBUL II
<input checked="" type="checkbox"/> ING Protector Universal Life (07)
<input checked="" type="checkbox"/> ING UL-CV
<input type="checkbox"/> ING UL-ECV

COMPARE

¹ ING ROP Term Life insurance provides death benefit coverage during the term selected and the ability to receive premiums back at the end of the term. Endowder dies fratras and is contingent upon premiums being paid for the entire term period and insured outliving the level term period.
 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. All guarantees are based on the financial strength and damp-paying ability of the issuing insurance company, who is solely responsible for all obligations under its policies.
 For agent use only. Not for public distribution.
 ccs5912102011

Life Illustration Express - Results

← back to inputs

INPUT SUMMARY

Insured: Joe Client, Male, 45, MN
 Writing Rep/Agent: Unassigned Rep/Agent
 Primary Objective: Unknown
 Death Benefit: \$1,000,000
 UL Premium - COB: Solve to Guarantee Death Benefit to Age 121
 UL Premium - CSV: Solve for \$100,000 Cash Surrender Value at Age 121

COMPARISON

Term	UW Class	Annual Premium	Years To Pay	PDFs
ING ROP Term-20	PNT	\$4,360	20	Illustration Forms
ING ROP Term-30	PNT	\$4,390	30	Illustration Forms
ING TermSmart-20 (09)	PNT	\$1,415	20	Illustration Forms
ING TermSmart-30 (09)	PNT	\$2,355	30	Illustration Forms

Universal Life	UW Class	Annual Premium	Years To Pay	Solve Type	Age 65 CSV	Age 100 CSV	Age 121 CSV	Minimum Premium	Target Premium	PDFs
ING GDBUL II	PNT	\$0,401	76	COB	\$122,469	\$0	\$0	\$7,140	\$9,900	Illustration Forms
ING Protector Universal Life (07)	PNT	\$0,109	76	CSV	\$151,967	\$363,795	\$100,103	\$5,619	\$9,900	Illustration Forms
ING UL-CV	PNT	\$10,194	76	CSV	\$193,696	\$709,999	\$481,266	\$8,538	\$10,000	Illustration Forms

← back to inputs

The cash surrender values illustrated are based on the current interest and cost assumptions, and they are not guaranteed. They assume that the illustrated non-guaranteed elements of the policy will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. This information must be accompanied by the basic Policy Illustration, which includes the guaranteed statements of the policy and other important information. To view the guaranteed values for the selected Universal Life product, select the corresponding "Illustration" link above and print the Policy Illustration.
 For the specific product, method, and policy form numbers and rating insurance companies by clicking on the illustration.

PDF Illustration

A Life Insurance Illustration using
ING UNIVERSAL LIFE-CV
A Flexible Premium Adjustable Life Insurance Policy
(Issued from 01/01/08, may vary by state)
 Security Life of Denver Insurance Company

Designed for
 Joe Client

NB Forms

FORMS PACKAGE FOR
ING UL-CV in Minnesota

Date Created:

FORMS INCLUDED

Individual Life Insurance Application - Most States
 HIV Consent Notice - Most States
 Medical Exam - Most States
 Accelerated Benefit Rider Disclosure - MN
 Guaranty Association Notice - MN
 New Business Transmittal Checklist

ING
 Your future. Made easier.™



Making it Easier ... to submit business

Term App Express

“Ticket” approach to submitting term



Term App Express ➔

Insured/Owner Info
➔
Policy Info
➔
Beneficiary Info
➔
Agent Info
➔
Confirm

PROPOSED INSURED INFO

*First Name	M.I.	*Last Name	Date of Birth	*SSN	*Sex
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="MMDD/YYYY"/>	<input type="text"/>	<input type="text"/>
*Street		*City	*State	*Zip	*State of Issue
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Please list phone #'s in contact preference order.

*Type	*Phone#	Type	Phone#	Type	Phone#
Mobile <input type="text"/>	<input type="text"/>	Business <input type="text"/>	<input type="text"/>	Home <input type="text"/>	<input type="text"/>

*Is the Proposed Insured the Owner?
 Yes No

 *Purpose for Insurance
 Personal Business

REPLACEMENT INFO

*Does the Proposed Insured (or Proposed Owner) have an existing or pending Life Insurance Policy or Annuity Contract?
 Yes No

Next

For questions regarding products, underwriting, and processing contact DBS at 1-800-869-1327
For technical assistance, contact ING at 1-888-792-8476

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Quick App completed online and submitted electronically to Exam One

Term App Express ➔

PLEASE CONFIRM THE FOLLOWING INFORMATION

Client Name Charles Client	Date of Birth 02/24/1950	Sex male	SSN ***-**-1111
Street 20 Washington Avenue S.		City Minneapolis	State MN
Zip 55401			
Product ING Return of Premium Term - 20	Death Benefit Amount \$1,000,000	Proposed Premium Class Preferred No Tobacco	Proposed Annual Premium \$15,020.00
Riders None	Replacement Information No existing policies	Automatic Payment Loan Yes	
GA Name DBS	GA # 6306000	Agent Name Joe Agent	Agent SSN ***-**-8900
Agent Phone/Ext. 612-372-1100		Agent Email Joe.Agent@us.ing.com	

By clicking the Agree/Submit button below, I state the following: (1) I am a duly licensed and appointed (if appointment is required) life insurance agent in the state in which the proposed insured was solicited and in the state in which the policy, if one is issued, will be delivered, (2) the plan and amount of insurance identified is suitable in view of the owners' insurance needs and financial objectives, (3) the information provided is complete, accurate, and correctly recorded, and, (4) all forms required to be delivered at time of solicitation have been delivered, and all other required forms (including privacy notices, if necessary) have been or will be provided to the applicant.

I authorize The Insurance Organization representative to obtain such administrative information necessary to complete any life insurance application resulting from this submission, provided, however, that any item of information or question from owner or proposed insured requiring the act or advice of a licensed life insurance agent will be referred to me for action before the application can be completed.

I will personally review the application created from this information and the administrative information provided by the proposed insured and contact him or her concerning any incomplete or inconsistent information, and will not deliver the policy unless I have completed my review and am satisfied that the policy, application and all attached papers, if any, are complete and accurate.

I acknowledge that clicking the Agree/Submit button below constitutes my signature on the form and has the same effect as if I personally signed the form.

Accepted by: Joe Agent Date: 6/9/2009 Time: 8:17 AM

Back
Print
Agree/Submit

**Working through the GA,
Producer Group or B/D!**

It's about them

**We work to enhance their value
proposition**