

ING Life Sales 2011 IGA CONVENTION

2011 PINEHURST MAY 4 - 8



Qualification Period

Business placed and paid during the period
January 1 - December 31, 2010.

Award

Air and hotel for five days and four nights for IGA qualifiers
and their spouse or guest.

Eligibility

All qualifying Independent General Agencies must hold an
active ING General Agent Agreement and be in good
standing at the time of the trip. There is no remuneration in
lieu of attendance nor can a qualifier substitute another
person who has not qualified to attend.

Convention Credit Requirement

Convention Credit Requirement Qualification is based on
Weighted Annualized Premium (WAP) received and applied*
on business placed in force during the qualification period
resulting from the sale of general account life insurance
products of Security Life of Denver Insurance Company or
ReliaStar Life Insurance Company (does not include ReliaStar
Life Insurance Company of New York products). WAP is
calculated as set forth in the General Agent Supplemental
Commission Schedule and includes planner version products
from Security Life of Denver Insurance Company. Ranking of
qualifiers will be determined by WAP resulting from the sale
of the above products. BOLI and any specialty products do
not qualify for convention credit.

*WAP applied in a previous period but reversed in the current qualification
period will reduce convention credit.

Production Credit

Production used to qualify for this convention may not be
used to qualify for other ING contests or conventions.

Expenses Defined; Additional Information

To the extent required by IRS regulations, the fair market
value of the cost of attendance for a qualifier and spouse or
guest will be treated as taxable income and included on the
Security Life of Denver Insurance Company or ReliaStar Life
Insurance Company earnings statement for 2011.

Guest of qualifiers must be at least 21 years of age in order
to attend evening functions. All travel arrangements for
qualifiers will be made by Security Life of Denver Insurance
Company or ReliaStar Life Insurance Company. Qualifiers
must travel to and from the site in the manner prescribed
and on the dates determined by the company at the time
of the trip. The Security Life of Denver Insurance Company
and ReliaStar Life Insurance Company are the sole judges
regarding qualification in accordance with the rules and
procedures, and reserve the right to alter, interpret or end
this program at any time.

Life insurance products are issued by ReliaStar Life Insurance Company and Security Life of Denver Insurance Company. Both are members of the ING family of companies. Not available in New York. All guarantees are based on the financial strength and claims paying ability of the issuing insurance company, who is solely responsible for all obligations under its policies.

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LIFE INSURANCE



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