



March 30, 2011

## First Year Blending using the Adjustable Term Insurance Rider (ATR) to be Discontinued

Effective May 2, 2011, the ING Life Companies will discontinue offering first year blending using the Adjustable Term Insurance Rider (ATR) on all of our accumulation life insurance products.\* This decision was made due to low utilization of this option. All cases must be submitted formally before the deadline on May 2. On Executive Benefits GI/SI cases, first year blending may be permitted with approval from the Home Office.

Although the first year blending option is being discontinued, the opportunity to schedule future increases using the ATR will remain available on all accumulation products. No additional underwriting is required as scheduled increases occur.

The ING Life Companies are still the only carrier that offers a fully commissionable ATR on our no-lapse universal life product, ING Guaranteed Death Benefit UL II (ING GDBUL II). This product's lower rates combined with the ATR option makes for a great sale. Learn more by viewing our [60 Second Sales Idea flyer](#) (#156166).

For any questions please contact ING Insurance Sales Support at 866-ING-SELL (866-464-7355).

### \*Accumulation Products

#### Universal Life

ING Indexed Universal Life-CV (ING IUL-CV)  
ING Indexed Universal Life-Global (ING IUL-Global)  
ING Strategic Accumulator Survivorship Universal Life (ING SASUL)  
ING Universal Life-CV (ING UL-CV)  
ING Universal Life-ECV (ING UL-ECV)  
ING Universal Life-CV NY (ING UL-CV NY)

#### Variable Universal Life

ING Corporate Variable Universal Life (ING CVUL)  
ING Survivorship Variable Universal Life-CV (ING SVUL-CV)  
ING Variable Universal Life-CV (ING VUL-CV)  
ING Variable Universal Life-ECV (ING VUL-ECV)

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ING IUL-CV [policy form series 1178], ING IUL-Global [policy form series 1180], ING SASUL [policy form series 1173], ING UL-CV [policy form series 1177], ING UL-ECV [policy form series 1176-08/08], and ING Guaranteed Death Benefit Universal Life II [policy form series 1174] are issued by Security Life of Denver Insurance Company, a member of the ING family of companies.

ING Corporate VUL [policy form series #2516 (VUL)-09/07], ING SVUL-CV [policy form series 2519 (JTVUL)-12/08], ING VUL-CV [policy form series 2517 (VUL)-03/08], ING VUL-DB [policy form series 2521 (VUL)-10/10], and ING VUL-ECV [policy form series 2518 (VUL)-06/08] are issued by Security Life of Denver Insurance Company and distributed by ING America Equities, Inc., 1290 Broadway, Denver CO, 80203. Both are members of the ING family of companies.

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All guarantees are based on the financial strength and claims-paying ability of the issuing insurance company who is solely responsible for the obligations under its own policies. © 2011 ING North America Insurance Corporation cn66561122012