



Introducing a New Product for the Final Expense Market
and the Legacy Safeguard comprehensive marketing system

Don't miss this unique Senior Market opportunity!

LEGACY
Safeguard®

LIFE INSURANCE

For agent use only. Not for public distribution.



Your future. Made easier.®

ING UltimAssure Whole Life

issued by ReliaStar Life Insurance Company

New for the Final
Expense Market!

The loss of a loved one is hard enough emotionally without having it compounded by the burden of funeral and other final expenses. ING UltimAssure Whole Life, issued by ReliaStar Life Insurance Company, offers clients a way to help minimize this financial burden from the ones they love.



It's quick and simple!

- **Simplified underwriting** - no medical or paramed exam
- **Point-of-sale** underwriting decision
- **Generally, 48-hour issue** from policy approval
- **Level, Graded and Modified** product versions
- **Common Carrier Accidental Death Benefit Rider** – at no additional cost
- **Face amounts** \$3,000 - \$35,000
- **Competitive rates**
- **Quotes** on your computer, tablet, or smartphone

Two Ways to Submit Business **You Choose!**

We offer two options for submitting ING UltimAssure applications. Each requires a tele-underwriting interview. You and your client choose which process works best!

Total TeleApp Process

Complete the entire application and the Company's copy of all state-required materials over the phone.¹ Sign via voice signature and the application is automatically uploaded to ING for processing.

Paper TeleApp Process

Complete the hard copy application along with all state-required materials and mail or fax to the ING Customer Service Center. Complete the tele-underwriting interview and Part II (Medical Questions) over the phone.

Required for each process: ID Check, MIB Check, Rx Check, Payment Validation²

For complete details about the **Total TeleApp** and **Paper TeleApp** process refer to the **ING UltimAssure Underwriting & New Business Guide (166507)**.

¹ Agent and customer copies of any required disclosures must be completed in paper.

² Electronic Funds Transfer (EFT) payments only.

ING UltimAssure Whole Life

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Product Details

	Level	Graded	Modified
Description	Guaranteed level premium whole life for clients who are the healthiest risks. The full death benefit is payable regardless of when death occurs.	Guaranteed level premium whole life for less healthy clients. The death benefit is reduced if death occurs during the first two policy years. ¹	Guaranteed level premium whole life for least healthy clients who are insurable. The death benefit is reduced if death occurs during the first two policy years. ¹
Death Benefit²			
Year 1	100%	30%	Return of premiums paid + 10% annual interest ³ in years 1 and 2. 100%
Year 2	100%	70%	
Year 3+	100%	100%	
Riders Common Carrier Accidental Death Benefit Rider (CCADB) Accidental Death Benefit Rider (ADB)	CCADB rider included at no additional charge ADB rider available up to issue age 60	CCADB rider included at no additional charge	CCADB rider included at no additional charge
Premiums	Guaranteed level premiums for life		
Issue Ages (Age last birthday)	50-85	50-80 ⁴	50-80 ⁴
Minimum Face Amount	\$3,000		
Maximum Face Amount	\$35,000 [50-80] \$15,000 [81-85]	\$20,000	\$15,000
Policy Fee (Subject to the modal factors)	\$36 annually (fully commissionable)		
Modal Factors⁵	Semiannual EFT – 0.52 Quarterly EFT – 0.265 Month-O-Matic EFT – 0.0875		
Classes (Simplified Issue)	Non-Tobacco & Tobacco (No separate substandard rates apply)		
Gender	Male and Female Unisex (Montana Only)		
Guaranteed Cash Value	Shown in the policy		
Non-forfeiture Option	Reduced paid-up (RPU) insurance values are shown in the policy		
Policy Loans	Available		

¹For Graded and Modified products, in the event of accidental death, the death benefit in the first two years is increased to the full face amount.

²Any unpaid premium due, outstanding loan, and accrued loan interest will be deducted from the death benefit.

³Interest is compounded and accrued on a daily basis.

⁴For Graded and Modified products, male tobacco class max age is limited to 78.

⁵If a monthly EFT draft is returned from a bank, billing mode will be changed to direct bill monthly. We reserve the right to limit monthly direct bill to no more than 3 policy months.

Help clients leave a lasting legacy with **Legacy Safeguard**

LEGACY
Safeguard®

In addition to providing final expense coverage with ING UltimAssure Whole Life, issued by ReliaStar Life Insurance Company, you can also help your clients leave a lasting legacy and be remembered long after they are gone with a free membership in Legacy Safeguard.

Legacy Safeguard provides members with legacy planning and end-of-life planning assistance, support and guidance. Members receive the following benefits when they enroll into Legacy Safeguard:

- **Legacy Planning Services**
- **Support for Survivors**
- **End-of-Life Planning, Guidance & Assistance**
- **Estate Planning Support**
- **Celebrating Life Events**

Comprehensive Marketing System



Legacy Safeguard not only offers comprehensive legacy planning and end-of-life planning services to members, we also provide insurance agents with a turn-key marketing system to help you meet with more clients and close more sales! Our comprehensive sales and marketing system includes:

- **Complete Referral System**
- **Smart Phone Premium Rate Calculators**
- **Innovative Lead Programs**
- **Final Expense Estimating System**
- **Comprehensive Marketing Guides**
- **Legacy Safeguard University's Agent Training Website & much more!**
- **Client Presentation DVD Video**

Call us today to get started with this *New Final Expense Product!*



888-622-9122

ING UltimAssure offers three product versions - one that can immediately pay a full death benefit (Level) and two that provide a limited benefit (Graded & Modified) in the first two years, and can provide a full death benefit thereafter.

ING UltimAssure Whole Life, policy form #1316-10/12 (may not be available in all states; state variations and restrictions apply) is issued by ReliaStar Life Insurance Company (Minneapolis, MN), 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. Policy and rider features and benefits may vary by state.

Other than the ING companies identified, no other entities, whether distributing or listed on the material, are affiliated with the ING family of companies.

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