



Premier Universal Life Insurance

Issued by ReliaStar Life Insurance Company, a member of the Voya™ family of companies.

RETIREMENT | INVESTMENTS | INSURANCE

VOYA
FINANCIAL™

Take the Next Step Toward a Secure Future



The loss of income that results from the sudden, unexpected death of a family member may create a financial strain for your family - at an already difficult time. If you are the primary provider for your family, a financial protection plan can help safeguard against the untimely loss of your income.

Now is a good time to look at your life insurance needs. Within the past few years have you...

- Increased your consumer debt?
- Changed your income, financial commitments or goals?
- Made any major purchases, such as a new home or car?
- Had any children or included aging parents or other relatives in your financial responsibilities?
- Reviewed the effect of inflation on your current life insurance coverage?


If you answered "Yes" to any of these questions, you may not have enough life insurance.

A plan that makes cents

Premier Universal Life Insurance offers you tax-deferred¹ cash value² accumulation, so you and your family can enjoy added financial security. The policy will have a nonguaranteed interest rate that will never fall below the guaranteed minimum rate stated in the policy.

As you build cash value, you can borrow against the policy at the loan interest rate of 7.4%. Loan interest is payable in advance. The policy's death benefit will be reduced by any outstanding loan amount and unpaid (accrued) interest.

A report which outlines current cash values will be provided annually.



When you purchase a Premier Universal Life Insurance policy, you know that the security it offers will be there for your family, even if you can't be.

More Options, More Security

Premier Universal Life Insurance offers a variety of options that provide you with the confidence and convenience you need to keep your family covered, such as:

Increases/Decreases

The face amount of insurance can be increased or decreased to meet changing needs, subject to applicable underwriting guidelines. Face amount increases up to the policy maximum are allowed after the first policy year. Evidence of insurability may be required. Face amount decreases are allowed at any time, provided policy minimums are met.

Payroll Deduction

Providing protection for your family has never been easier. Since you pay your premium through payroll deduction, you eliminate the need to write checks and pay postage.

Affordable Premiums

You own the policy, which means you choose the premium amount that fits your budget and your needs. You'll also find comfort in knowing that as long as you maintain accumulated value your policy will not lapse.

Portability

If you retire or leave your employer, you can continue your coverage and choose from a number of convenient payment plans.

Eligibility

To apply for coverage, you must be a permanent benefit eligible employee working 20 or more hours a week.³

Spouse Coverage

As long as you are eligible to apply for insurance, your eligible spouse may apply – even if you choose not to.

Child Coverage Options

Children and grandchildren, ages 15 days through 24 years, are eligible to apply for up to a \$25,000 individual universal life insurance policy. All children must have equal amounts of coverage.

Children's Term Insurance Rider

You can also attach a children's term insurance rider – available in death benefit amounts of \$2,000 through \$10,000 – to your or your spouse's policy. The rider insures all your eligible unmarried, dependent children who are within the required age limit and who are not hospital confined at the time of application. Once children reach the policy anniversary date on or after their 25th birthday, the insurance can be converted to an individual policy that the company is offering at time of conversion. Evidence of insurability will not be required.

However, the new policy that is selected must be for at least the minimum policy coverage amount and the face amount may be up to five times the previous term coverage amount.

Additional policy options may be available to complement your universal life insurance policy. Ask your enrollment representative, a licensed insurance agent/producer, for complete details. The following chart can help you plan your coverage needs.

Suicide Clause

For suicide within two years of the policy's date of issue, benefits will be limited to payment of all premiums paid without interest less any policy loan, partial withdrawals and loan interest.⁴

¹ This communication [and any attachments] is not intended or written to be used, and cannot be used by the recipient or any other person, for the purpose of avoiding any tax penalties that may be imposed on such person, and cannot be used or referred to, in promoting, marketing, or recommending to another party any transactions or matters addressed herein.

² Universal Life Insurance builds cash values, changes in the current non-guaranteed interest rate, and changes in the current cost of insurance rates will affect cash value. However, the current nonguaranteed interest rate will never be less than the guaranteed rate shown in the policy.

³ 16+ hours for healthcare workers

⁴ May vary by state

The following is a sample quotation of policy values:

- \$10 Premium Base • Unisex Rates • Premier Universal Life - Guaranteed Issue • Employee/Spouse • No Tobacco/opt A

Issue Age	Initial Face Amount	Weekly Premium	Guaranteed Cash Values @ 3%				Non-Guaranteed Cash Values @ 4.70%				Term Age [†]
			After 5 years	After 10 years	After 20 years	At age 65*	After 5 years	After 10 years	After 20 years	At age 65*	
25	99,998	10.00	531	2,436	6,868	10,484	700	2,935	8,848	22,003	73
35	62,210	10.00	253	1,709	4,834	5,786	394	2,140	6,533	10,205	73
45	37,259	10.00	404	1,937	4,312	4,312	581	2,474	6,419	6,419	77
55	20,216	10.00	367	1,459	2,345	1,459	584	2,082	4,729	2,082	80

* For ages 55 and older, the tenth year value is shown.

† Termination Age is the age at which coverage would require additional premiums if 3.0% guaranteed interest is paid and guaranteed mortality cost and expense charges were charged from the policy issue date.

This Quotation of Potential Policy Values assumes that the currently illustrated non-guaranteed elements 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.

Summary

Other policy options may be available to complement your universal life insurance coverage. Ask your enrollment representative, who is a licensed insurance agent/producer, for complete details.



Employee: _____ Date: _____ Proposed Policy Effective Date: _____

	Insurance Amount	Policy Riders	Children's Term Rider	Weekly Deduction
Employee				
Spouse				
Dependent Children				
			Total Deduction	

This brochure is a brief description of coverage and is not a contract. Read your policy and riders carefully for exact terms and conditions. This policy has exclusions and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or Voya Employee Benefits.

Issued by ReliaStar Life Insurance Company, a member of the Voya family of companies. Administrative and Home Office: 20 Washington Avenue South, Minneapolis, MN 55401 Products and services offered through the Voya family of companies. Policy Form #: RL-UL3-POL-07 Children's Term Rider #: RL-UL3-CTR-07. Accelerated Benefit Rider #: RL-UL3-ABR-07, Accidental Death Benefit Rider #: RL-UL3-ADB-07, Face Amount Increase Rider #: RL-ULU-FAIR-99, Waiver of Monthly Deduction Rider #: RL-UL3-WMD-07. Product availability, provisions and form number may vary by state.

©2014 ING North America Insurance Corporation. All rights reserved. LG11337

147821 05/01/2014