

ACCELERATED BENEFIT RIDER DISCLOSURE

ReliaStar Life Insurance Company

20 Washington Avenue South, Minneapolis, MN 55401

A member of the ING family of companies

ING Customer Service Center: PO Box 5011, Minot, ND 58703-5011



READ THE RIDER CAREFULLY

Receipt of an Accelerated Benefit payment may be taxable, and assistance should be sought from a personal tax advisor. Receipt of an Accelerated Benefit payment may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements.

There is no additional premium required for the Accelerated Benefit Rider; instead, an actuarial discount is associated with the acceleration and an Administrative Expense Charge is assessed upon the exercise of the benefit.

- We will pay an Accelerated Benefit, at the Policy Owner's request, if the Insured has a Qualifying Condition. A Qualifying Condition is a non-correctable medical or physical condition that, with a reasonable degree of medical certainty, will result in the Insured's death in 12 months or less from the date of receipt of a Physician Statement. Refer to the Rider for more details.
- The Policy Owner may request an acceleration of a portion of the Stated Death Benefit, subject to a minimum Accelerated Benefit of \$5,000 and a maximum Accelerated Benefit equal to the lesser of 25% of the Stated Death Benefit or \$250,000. We will pay the amount requested reduced by:
 - An actuarial discount based on, (1) the annual rate of interest declared by us, and (2) the then current premium;
 - An amount equal to any current Policy loan and accrued loan interest, multiplied by the Benefit Ratio (the Benefit Ratio is equal to the amount accelerated divided by the Stated Death Benefit); and
 - An Administrative Expense Charge of \$150.

The remainder will be paid to the Policy Owner. Other conditions and limitations, as described in the Rider, may apply.

- The Accelerated Benefit will be paid in a lump sum, unless the Policy Owner requests and we agree to payment in some other manner.
- Following an Accelerated Benefit payment, the Policy's Stated Death Benefit, any Cash Value, any outstanding Policy loan, the required premium for the Policy (excluding any policy fee), and premium for any Waiver of Premium Rider (Disability) will all be reduced by the Benefit Ratio. We will mail to the Policy Owner, for attachment to the Policy, an endorsement or amended schedule page that details the changes to the Policy that result from the Accelerated Benefit payment.
- Following an Accelerated Benefit payment, this Rider will terminate. Continued premium payment is required in order to keep the Policy in force.
- If a Waiver of Premium Rider (Disability) is attached to the Policy and in force, and the Insured's Qualifying Condition began before the Policy Anniversary when the Insured reaches age 60, then after an Accelerated Benefit payment the Insured will be deemed to be Totally Disabled for as long as the Physician Statement continues to apply.

An example of the effect of an Accelerated Benefit request of \$25,000 is shown below.¹

Before Acceleration		Requested Acceleration = \$25,000		After Acceleration	
Stated Death Benefit	\$100,000	Benefit Ratio	25%	Stated Death Benefit	\$75,000
Premium	\$500	Actuarial Discount ²	\$625	Premium	\$375
Policy Loan ³	\$6,000	Loan Repayment ³	\$1,500	Policy Loan ³	\$4,500
Cash Value ³	\$10,000	Administrative Expense Charge	\$150	Cash Value ³	\$7,500
		Net Payment to Owner	\$22,725		

I acknowledge that I have received and read this summary which has been furnished to me with the Policy/Rider application.

➡ Policy Owner Signature _____ Date _____

➡ Agent/Producer Signature _____ Date _____

¹ This example is illustrative only and is not intended to show actual values.

² Assumes hypothetical interest rate of 5%.

³ Cash Value and Policy loans, if any, are only available with the ROP Endowment Term life insurance.