



# Affinity<sup>®</sup> 2000

## Yearly Renewable Term Life Insurance

### Features That Work For You

- Up to \$1 million of coverage.
- Super-preferred rates on coverage over \$250,000.
- NO annual policy fee.
- Guaranteed renewable to age 75.
- Convertible to universal life insurance policy before age 60.
- Accidental death coverage option up to age 75.
- A disability option that eliminates premiums to age 75.
- Your spouse can apply for coverage even if you do not.
- Children's insurance.
- You own the policy because this is individual, not group, coverage. You can use it for collateral assignment and even transfer ownership.
- A payout for terminal illness.

### The Affinity 2000 Plan for Professionals

Affinity 2000 Term Life Insurance is the newest generation of individual yearly renewable term products that have insured thousands of successful professionals and their spouses since 1957. Affinity 2000 is an extremely attractive product in today's competitive marketplace for term life insurance. Created exclusively for professionals, Affinity 2000 Yearly Renewable Term Life Insurance offers enhanced product features and highly competitive rates.



### EMPLOYEE BENEFITS

### You Own The Policy

With this plan, protection is provided under an individual policy that is renewable each year. Premiums are based on the favorable claims experience of professionals insured under the program, but you retain rights of ownership. Coverage can be increased at any time simply by satisfying medical requirements. You also can transfer ownership, decrease coverage or cancel the policy.

Plus, you can feel secure about this coverage because it's provided by ReliaStar Life Insurance Company, a respected 100-year-old company that's among the nation's largest group life insurers.

### Apply Up to Age 60

Members and spouses under age 60 are eligible to apply for coverage. Spouses can apply for their own policy even if the member does not. Members and spouses who do not use tobacco may apply for up to \$1 million of coverage. Tobacco users may apply for up to \$500,000.

### Continuous Coverage to Age 75

Coverage is guaranteed renewable to age 75. Coverage cannot be reduced because of your age or canceled due to changes in your health. Coverage can only be canceled if premiums aren't paid on time.

### No Annual Policy Fee

With this plan, you never pay an annual policy fee. You pay only the rates stated in the table.

### A Pay-out for Terminal Illness

This plan includes an accelerated life benefit. It allows you to collect 50% of your insurance (up to \$100,000) if

you are terminally ill, and have a life expectancy of nine months or less.\*

You may use the money any way you wish. All remaining insurance benefits will be paid to your beneficiary upon your death.

\*Accelerated life benefit may vary by state.

### Conversion

You can convert your term insurance to a universal life insurance policy before age 60. Conversion is guaranteed regardless of your health, unless you're disabled and not paying premiums.

### Competitive Rates

Rates are based on the positive claims experience of professionals covered under the program. In this program, you are protected from individual rate increases. Your rates will only increase if you enter a new age-rating category, or if rates increase for all participants in your rate class.

### Super-Preferred Rates

For extra savings, you can take advantage of our super-preferred rates. Savings can be substantial, as you can see on the rate chart. To apply, you must satisfactorily answer four additional questions on the application. Because these rates require some added underwriting, you benefit with lower premiums.

### OPTIONAL COVERAGES

#### Disability Waiver of Premium

If you become totally disabled, as defined in the policy, before age 60, you pay no premiums during your disability and your coverage remains in force until the policy terminates at age 75.



Your future. Made easier.<sup>SM</sup>

## AFFINITY® 2000 YEARLY RENEWABLE TERM LIFE INSURANCE

### Accidental Death Benefit

If you die as a result of a covered accident, the benefits paid by your policy are doubled, up to a maximum accidental death benefit of \$500,000.

### Children's Coverage

You and your spouse can each apply for a children's insurance rider (if the spouse is covered under his or her own policy). This feature provides \$10,000 of coverage for each of your dependent children, ages 14 days to

25 years. Adopted children and stepchildren are also eligible.

When you and/or your spouse apply for coverage, you can add this rider, regardless of your children's medical history. One \$21.60 semi-annual premium covers all of your children.

### Preferred Rates for Term Life/Optional Benefits

Semi-Annual Premiums per \$10,000 of Coverage

Age	Preferred Rates			Super-Preferred Rates	Disability Waiver of Premium	Accidental Death
	\$50,000 to \$99,000	\$100,000 to \$249,000	\$250,000 to \$1,000,000	\$250,000 to \$1,000,000	\$50,000 to \$1,000,000	\$50,000 to \$500,000
20-24	1.80	1.62	1.62	1.62	0.54	0.54
25-29	2.40	2.16	2.16	2.16	0.54	1.62
30-34	5.28	4.14	3.90	3.54	0.54	1.62
35-39	7.62	6.06	4.80	3.84	1.08	1.62
40-44	12.30	7.02	5.70	4.50	1.08	1.62
45-49	18.72	11.46	8.88	6.54	2.16	1.62
50-54	29.82	16.98	14.88	10.98	3.78	1.62
55-59	45.66	23.28	22.08	16.44	6.48	2.16
60-64*	88.32	49.68	48.72	42.66	N/A	3.24
65-69*	152.10	94.38	91.86	76.08	N/A	3.78
70-74*	290.16	184.68	181.14	153.90	N/A	3.78

- Rates shown are guaranteed for the first year of coverage only.
- Contact your plan administrator for Tobacco-user rates.
- \* For renewal purposes only.

### Guaranteed Maximum Life Rates

Semi-Annual Premiums Per \$10,000 of Coverage

Age	Rate
20-24	8.52
25-29	8.52
30-34	10.20
35-39	14.40
40-44	21.00
45-49	31.20
50-54	47.40
55-59	70.80
60-64	110.40
65-69	171.00
70-74	316.20

Your life insurance rates are guaranteed never to exceed the rates shown above.

### How to Use the Table

Multiply the rate shown by the number of \$10,000 increments applied for. (For \$100,000 coverage, multiply rate shown by 10.) Rates stated above are for non-tobacco users. Rates for amounts under \$100,000 are the same for tobacco and non-users. Applicants who use tobacco products should contact their plan administrator for rates on amounts of \$100,000 or more. Age is your age on the policy anniversary date. Rates change on the anniversary date as you enter a new age bracket.

### HOW TO APPLY

#### Complete the entire application form

Please fill in how much coverage you want. The minimum is \$50,000. Spouses who apply must fill out a separate application.

#### Submit the completed application

Use the enclosed envelope to send your application.

#### Effective Date

Your coverage will become effective upon approval of your application and receipt of your premium. You will be billed semi-annually.



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