

ReliaStar Life Insurance Company (ING) - ING TermSmart 10, 15, 20, 30
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ReliaStar Life Insurance Company (ING) - ING TermSmart 10, 15, 20, 30 Product Features

	TermSmart 10:	Premiums are guaranteed to remain level for 10 years and increase annually thereafter.
	TermSmart 15:	Premiums are guaranteed to remain level for 15 years and increase annually thereafter.
Type	TermSmart 20:	Premiums are guaranteed to remain level for 20 years and increase annually thereafter.
	TermSmart 30:	Premiums are guaranteed to remain level for 30 years and increase annually thereafter.
		TermSmart plans are convertible, without evidence of insurability, to selected permanent plans issued at that time by the Company as follows:
	TermSmart 10:	During the first 10 policy years not to exceed age 75
Conversion Options	TermSmart 15:	During the first 15 years not to exceed age 75
	TermSmart 20:	During the first 20 years not to exceed age 75
	TermSmart 30:	During the first 30 years not to exceed age 75
		Age Nearest Birthday
	TermSmart 10:	18-75
	TermSmart 15:	18-70
	TermSmart 20:	18-65
Issue Ages	TermSmart 30:	18-50 (45 for Smokers)
		<i>In Washington</i>
	TermSmart 10:	18-70
	TermSmart 15:	18-65
	TermSmart 20:	18-60
Face Amounts		Band 1 - \$100,000 - 199,999
Min/Max		Band 2 - \$200,000 - 999,999
		Band 3 - \$1,000,000+
Modal Factors	Semi-annual = .52	Quarterly = .265 Monthly = .0875
Policy Fee	\$65	

Accidental Death Benefit issue ages 18-60, provides coverage up to face amount, to a maximum of \$300,000, expires on policy anniversary nearest to insured's 60th birthday

Waiver of Premium available, issue ages 18-55, automatically expires on the policy anniversary nearest to the insured's 60th birthday

Children's Term Insurance available ages 15 days-18 years for child and 18-60 for insured parent, at \$6.00 per each \$1,000 unit of coverage (minimum \$2,000 = 2 units, maximum \$10,000 = 10 units)

Special Product
Features

Living Benefit Rider automatically included, where approved, at no additional premium for eligible policies. Owner can request payment up to \$250,000 but not to exceed the lesser of the total face amount of the policy, or 25% of the total death benefit in-force with Reliastar Life on life policies that have the same owner and insured

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**ReliaStar Life Insurance Company (ING) - ING TermSmart 10, 15, 20, 30
Underwriting Guidelines**

Classes
Super Preferred No Tobacco
Preferred No Tobacco
Select No Tobacco
Standard No Tobacco
Preferred Tobacco
Tobacco

At the time of re-entry, the policy may be exchanged for a comparable product available at that time, subject to evidence of insurability and issue requirements, at the insured's then attained age. Re-entry times are as follows:

TermSmart 10:

Re-entry On or after the 10th anniversary and up to and including age 70

TermSmart 15:

On or after the 15th anniversary and up to and including age 70

TermSmart 20:

On or after the 20th anniversary and up to and including age 70

Super Preferred No Tobacco: (SPNT)

A person who has not used tobacco or nicotine products in any form within the past five years, who is in excellent health and meets the criteria.

Preferred No Tobacco: (PNT)

Tobacco Definition A person who has not used tobacco or nicotine products in any form within the past three years, and who meets the criteria.

Select No Tobacco: (SeNT)

A person who has not used tobacco or nicotine products in any form within the past two years, and who meets the criteria.

Standard No Tobacco: (SNT)

A nonsmoker who does not qualify for Preferred No Tobacco and does not have a ratable impairment and has used no tobacco or nicotine products in any form within the past one year.

Preferred Tobacco: (PT)

A user of tobacco (less than two packs of cigarettes per day) or nicotine within the past three years that meets all the other criteria as a Preferred No Tobacco.

Standard Tobacco: (ST)

A tobacco user or nicotine user who does not qualify for Preferred Tobacco rates and does not have a ratable impairment.

Super Preferred No Tobacco (Ages 16-70):

No Tobacco (Minimum duration): No use of tobacco or nicotine products in any form within the past 5 years.

Build: See Super Preferred build chart.

Blood Pressure: No current or prior blood pressure reading in excess of Age 16-60 140/85; Age 61-70 150/90. No history of treatment for hypertension.

Cholesterol and Cholesterol/HDL Ratio: Treated or untreated; Chol max 220 + ratio not > 5.0 OR Chol max 240 + ratio not > 4.5.

MVR: No DWI/DUI or reckless driving in the past 5 years and no more than 2 moving violations within the past 3 years.

Personal Medical History: Standard medical risk; no history in past 30 years of cancer (other than basal cell skin cancer).

Alcohol/Drug: No history of drug or alcohol abuse in past 10 years.

Family History (If proposed insured is less than age 60): No cardiovascular deaths in parents prior to age 65,

Aviation or Hazardous Avocation/Occupation: Aviation available - may have Aviation Exclusion Rider (AER); no ratable hazardous avocation or occupation.

Preferred No Tobacco (Ages 16-70):

No Tobacco (Minimum duration): No use of tobacco or nicotine products in any form within the past 3 years.

Build: See Preferred build chart

Blood Pressure: No current or prior blood pressure reading in excess of Age 16-60 145/90; Age 61-70 150/90. Treated, well-controlled hypertensives with pretreatment levels exceeding the above limit may be considered for Preferred.

Cholesterol and Cholesterol/HDL Ratio: Treated or untreated; Chol max 240 + ratio not > 5.5 OR Chol max 260 + ratio not > 5.0.

MVR: No DWI/DUI or reckless driving in the past 5 years and no more than 2 moving violations within the past 3 years.

Personal Medical History: Standard medical risk; no history in past 30 years of cancer (other than basal cell skin cancer).

Alcohol/Drug: No history of drug or alcohol abuse in past 10 years.

Family History (If proposed insured is less than age 60): No cardiovascular deaths in parents prior to age 60.

Aviation or Hazardous Avocation/Occupation: Aviation available - may have Aviation Exclusion Rider (AER); no ratable hazardous avocation or occupation

Select No Tobacco (Ages 16-70):

No Tobacco (Minimum duration): No use of tobacco or nicotine

products in any form within the past 2 years.

Build: See Select build chart.

Blood Pressure: No current or prior blood pressure reading in excess of Age 16-60 150/92; Age 61-70 155/92. Treated, well-controlled hypertensives with pretreatment levels exceeding the above limit may be considered for Select.

Cholesterol and Cholesterol/HDL Ratio: Treated or untreated; Chol max 250 + ratio not > 6.5 OR Chol max 270 + ratio not > 6.0.

MVR: No DWI/DUI or reckless driving in the past 5 years and no more than 2 moving violations within the past 3 years.

Personal Medical History: Standard medical risk; no history in past 30 years of cancer (other than basal cell skin cancer).

Alcohol/Drug: No ratable history of drug or alcohol abuse.

Family History (If proposed insured is less than age 60): No more than one cardiovascular death in parents prior to age 60.

Aviation or Hazardous Avocation/Occupation: Aviation available - may have Aviation Exclusion Rider (AER); no ratable hazardous avocation or occupation.

Super Preferred No Tobacco (Ages 71-80):

No Tobacco (Minimum duration): No use of tobacco or nicotine products in any form within the past 5 years.

Build: Same as Super Preferred Build Ages 16-70 plus weight must be confirmed as stable for at least the past 2 years by medical records.

Special Blood Pressure: Average of past 2 years' blood pressure readings not in excess of 155/90 plus no pulse pressure greater than 75.

BP Treatment: Super Preferred, Preferred & Select -Age 71+ - For treated and controlled hypertensives (no reading > 160/90 on treatment), pre-treatment BP's may be eliminated from averaging.

Cholesterol & HDL: Cholesterol between 160 - 280 mg% and HDL greater than 45, treated or untreated.

MVR/Driving History: Super Preferred, Preferred & Select -Age 71+ - No history of accidents, reckless driving, or revocation of license in past 10 years.

Personal Medical History: Standard risk with no history of cancer in past 30 years (other than basal cell skin cancer, or certain squamous cell cancers).

Alcohol/Drug: Super Preferred, Preferred & Select -Age 71+ - No history of drug or alcohol abuse within the past 10 years.

Serum Albumin: 3.9 g/dl or greater

Serum Creatinine: 1.1 mg/dl or less (or eGFR > 70)

Preferred No Tobacco (Ages 71+):

No Tobacco (Minimum duration): No use of tobacco or nicotine products in any form within the past 3 years.

Build: Same as Preferred Build Ages 16-70 plus weight must be confirmed as stable for at least the past 2 years by medical records.

Blood Pressure: Average of past 2 years' blood pressure readings not in excess of 160/90 plus no pulse pressure greater than 75.

BP Treatment: Super Preferred, Preferred & Select -Age 71+ - For treated and controlled hypertensives (no reading > 160/90 on treatment), pre-treatment BP's may be eliminated from averaging.

Cholesterol & HDL: Cholesterol between 160 - 280 mg% and HDL greater than 45, treated or untreated.

MVR/Driving History: Super Preferred, Preferred & Select -Age 71+ - No history of accidents, reckless driving, or revocation of license in past 10 years.

Personal Medical History: Standard risk with no history of cancer in past 30 years (other than basal cell skin cancer, or certain squamous cell cancers).

Alcohol/Drug: Super Preferred, Preferred & Select -Age 71+ - No history of drug or alcohol abuse within the past 10 years.

Serum Albumin: 3.6 g/dl or greater

Serum Creatinine: 1.2 mg/dl or less (or eGFR >60)

Select No Tobacco (Ages 71+):

No Tobacco (Minimum duration): No use of tobacco or nicotine products in any form within the past 2 years.

Build: Same as Select Build Ages 16-70.

Blood Pressure: Average of past 2 years' blood pressure readings not in excess of 165/92.

BP Treatment: Super Preferred, Preferred & Select -Age 71+ - For treated and controlled hypertensives (no reading > 160/90 on treatment), pre-treatment BP's may be eliminated from averaging.

Cholesterol & HDL: Cholesterol between 160 - 300 mg% and HDL greater than 40, treated or untreated.

MVR/Driving History: Super Preferred, Preferred & Select -Age 71+ - No history of accidents, reckless driving, or revocation of license in past 10 years.

Personal Medical History: Standard risk with no history of cancer in past 30 years (other than basal cell skin cancer, or certain squamous cell cancers).

Alcohol/Drug: Super Preferred, Preferred & Select -Age 71+ - No history of drug or alcohol abuse within the past 10 years.

Serum Albumin: N/A

Serum Creatinine: N/A

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ReliaStar Life Insurance Company (ING) - ING TermSmart 10, 15, 20, 30 State Approvals

AL, AK, AZ, AR, CA, CO, CT, DE, DC, FL, GA, GU, HI, ID, IL, IN, IA, KS, KY, LA, MA, ME, MD, MI, MN, MS, MO, MT, NE, NH, NM, NC, ND, NJ, NV, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VT, VA, WA, WV, WI, WY

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