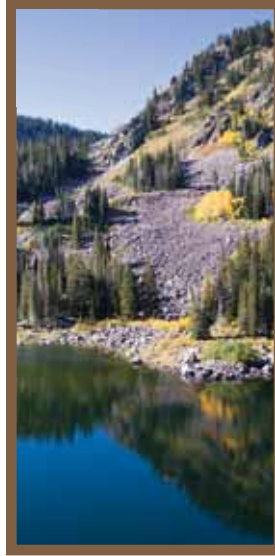


Montage Deer Valley, Utah



Qualification Period

Business placed and paid during the period
January 1 - December 31, 2011.

Award

Air and hotel for four days and three nights for IGA
qualifiers and their spouse or guest.

Eligibility

All qualifying Independent General Agencies must hold an active ING General
Agent Agreement and be in good standing at the time of the trip. There is no
remuneration in lieu of attendance nor can a qualifier substitute another
person who has not qualified to attend.

Convention Credit Requirement

Convention Credit Requirement Qualification is based on \$1,000,000
Weighted Annualized Premium (WAP) received and applied* on business
placed in force during the qualification period resulting from the sale of general
account life insurance products of Security Life of Denver Insurance Company
or ReliaStar Life Insurance Company (does not include ReliaStar Life Insurance
Company of New York products). WAP is calculated as set forth in the General
Agent Supplemental Commission Schedule and includes planner version
products from Security Life of Denver Insurance Company. BOLI and any
specialty products do not qualify for convention credit.

*WAP applied in a previous period but reversed in the current qualification period will reduce
convention credit.

Production Credit

Production used to qualify for this convention may not be used to qualify for
other ING contests or conventions.

ING Life Sales 2012 IGA Convention July 23-26

Expenses Defined; Additional Information

To the extent required by IRS regulations, the fair
market value of the cost of attendance for a
qualifier and spouse or guest will be treated as
taxable income and included on the Security Life
of Denver Insurance Company or ReliaStar Life
Insurance Company earnings statement for 2012.

Guest of qualifiers must be at least 21 years of
age in order to attend evening functions.

All travel arrangements for qualifiers will be
made by Security Life of Denver Insurance
Company or ReliaStar Life Insurance Company.
Qualifiers must travel to and from the site in
the manner prescribed and on the dates
determined by the company at the time of the
trip. The Security Life of Denver Insurance
Company and ReliaStar Life Insurance
Company are the sole judges regarding
qualification in accordance with the rules and
procedures, and reserve the right to alter,
interpret or end this program at any time.

Life insurance products are issued by ReliaStar Life Insurance Company and Security Life of Denver Insurance Company. Both are members of the ING family of companies. Not available
in New York. All guarantees are based on the financial strength and claims paying ability of the issuing insurance company, who is solely responsible for all obligations under its policies.

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LIFE INSURANCE



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