

# New Money Interest Rates

RATES EFFECTIVE 11/01/11

**NOTE:** Rate lock provisions are not available on any annuity product identified on this sheet other than ING MVA. The rate credited is the interest rate in effect the day a premium is received. There are no exceptions.

Product	New Money	Includes Bonus of	Base Rate
<b>403(b), ROTH 403(b), and 457 PRODUCTS</b>			
ING QuintaFlex (Indiv.) <sup>2</sup> (#03803, 03806, 40109)	2.65%	1.50%	1.15%
ING Retirement Plus <sup>1</sup> (#15218, 15248, 03111, 40109)	1.20%		
ING StrataFlex <sup>2</sup> (#04201, 04202)	2.95%	1.50%	1.45%
ING SelectStep <sup>3</sup> ≥ \$100,000 (#143607)	Temporarily Closed		
ING SelectStep without MRP <sup>3</sup> ≥ \$100,000 (#149990)	Temporarily Closed		
ING SingleSaver Annuity <sup>2</sup> (#155581, 155583, 156043)	1.55%	(3% Prem Bonus <sup>11</sup> )	

## IRA PRODUCTS

ING QuintaFlex <sup>2</sup> (#03802, 40037)	2.65%	1.50%	1.15%
ING Retirement Plus <sup>1</sup> (#03094)	1.00%		
ING StrataFlex <sup>2</sup> (#04200)	2.00%	1.00%	1.00%
ING SelectStep <sup>3</sup> ≥ \$100,000 (#143608)	Temporarily Closed		
ING SelectStep without MRP <sup>3</sup> ≥ \$100,000 (#149991)	Temporarily Closed		
ING SingleSaver Annuity <sup>2</sup> (#155582, 156044)	1.55%	(3% Prem Bonus <sup>11</sup> )	

## NONQUALIFIED PRODUCTS

ING QuintaFlex <sup>2</sup> (#03802, 40037)	2.50%	1.50%	1.00%
ING Retirement Plus <sup>1</sup> (#03101)	1.00%		
ING StrataFlex <sup>2</sup> (#04200)	2.00%	1.00%	1.00%
ING SelectStep <sup>3</sup> ≥ \$100,000 (#143608)	Temporarily Closed		
ING SelectStep without MRP <sup>3</sup> ≥ \$100,000 (#149991)	Temporarily Closed		

## ING VARIABLE ANNUITY PRODUCTS<sup>14</sup>

(13076, 13077, 13078 <sup>4</sup> , 13079 <sup>4</sup> , 13086 <sup>4</sup> , 40040 <sup>4</sup> , 40041 <sup>4</sup> , 40071 <sup>8</sup> , 40073 <sup>9</sup> , 40082 <sup>4</sup> , 40109 <sup>10</sup> )			
Fixed Account A – ING Advantage Century <sup>6</sup>	1.00%		
Fixed Account A – ING Advantage Century Plus <sup>6</sup>	1.00%		
Fixed Account B – Qualified <sup>4,6</sup>	1.05%		
Fixed Account B – Nonqualified <sup>4,6</sup>	1.00%		
Fixed Account C <sup>6</sup>	1.10%		
Fixed Account D (portfolio rate) <sup>8</sup>	2.45%		
DCA Fixed Account – D6 <sup>9</sup>	5.15%		
DCA Fixed Account – D12 <sup>9</sup>	1.65%		

Portfolio Rate Fixed Products (2011 floor <sup>7</sup> : 2.45%)	Current Rate	Premium Bonus <sup>11, 12, 13</sup>
ING Premier Flex Annuity <sup>11</sup> (#40030, 40028, 40032, 40109)	2.45%	1.50%
ING Premier 5 Annuity <sup>12</sup> (#40035, 40036)	2.45%	5.00%
ING Premier 3 Annuity <sup>13</sup> (#40031, 40029, 40033)	2.45%	3.00%

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- The current rates credited to new premiums are not guaranteed, and we reserve the right to change them at any time. However, the rate in effect when a premium is received is guaranteed for that premium until December 31, 2011, unless noted in the footnotes that follow. Any previously unexpired guarantees will continue until their expiration.
- For ING QuintaFlex, ING StrataFlex and ING SingleSaver Annuity, the interest crediting rate in effect at the time a premium is received will be credited for a period of twelve (12) months measured from the date the premium payment is received.
- Base rate is guaranteed for the five year initial guaranteed credited interest rate period, beginning on the date the single premium is received. Bonus rate applies for the first twelve (12) months from the date the single premium is received. Bonus rates for Modified Repurchased Contracts are not available. Single premiums less than \$100,000 receive a base rate that is 0.15% lower than the base rate shown. ING SelectStep without MRP refers to contracts where the Modified Repurchase Provision is not available.
- Fixed Account B is not available in ING Advantage Century Plus.
- Base rate is guaranteed for term selected. Bonuses apply to premiums received in first policy year only. For cases in which purchase premium is received with the application, the rate credited is based upon the date money is received. In the event of annuity transfer business, the purchase premium will receive the greater of a) the interest rate in effect the day the application is signed or b) the rate effective the date the purchase premium is received, as long as no more than 45 days has elapsed.

Product	New Money	Includes Bonus of	Base Rate
<b>ING MVA ANNUITY PRODUCT<sup>5</sup> (#03501, 03502, 03504)</b>			
10 YR ≥ \$100,000	5.50%	2.50%	3.00%
1 YR through 9 YR Durations	Temporarily Closed		

Note: Deposits of \$35,000 – \$99,999 receive a rate that is 0.15% lower than rates shown above. Deposits of \$5,000 - \$34,999 receive a rate that is 0.25% lower than rates shown above. Notwithstanding the above ranges, the minimum that any term will credit for any asset amount is 3.00%.

ING MVA New Loan Rate for November 2011: 4.79%

Please see ING Pro for rates on discontinued products.

## GUARANTEED MINIMUM INTEREST RATE (GMIR) INFORMATION:

For policies with a contractual GMIR higher than the declared rates listed on this sheet, the contractual GMIR will apply and be credited to the policy.

The GMIR for ING QuintaFlex, ING Retirement Plus, ING StrataFlex, ING SelectStep, ING SelectStep without MRP, ING SingleSaver Annuity, as well as DCA Fixed Account - D6<sup>9</sup>, DCA Fixed Account - D12<sup>9</sup>, Fixed Account A<sup>6</sup>, Fixed Account B<sup>4,6</sup>, Fixed Account C<sup>6</sup>, and Fixed Account D<sup>8</sup> for policies issued July 1 through December 31, 2011 is 1.00%. Please check the ING Pro Product section for state specific exceptions.

The GMIR for the Portfolio Rate Fixed Products shown at left for policies issued January 1 through December 31, 2011 is 1.00%. Please check the ING Pro Product section for state specific exceptions.

- For ING Advantage Century and ING Advantage Century Plus, the interest crediting rate in effect at the time a premium is received will be credited for a period of twelve (12) months measured from the date the premium payment is received.
- The calendar year minimum floor applies only to ING Premier Flex, ING Premier 5, and ING Premier 3 and is not contractually guaranteed.
- Only available in ING Encore Flex.
- Only available in ING Encore (closed to new sales effective 3/29/10) and ING Encore Flex.
- Only available in ING Advantage Century.
- The premium bonus, 1.50% for ING Premier Flex and 3% for ING SingleSaver Annuity, is only payable on premiums received during the first contract year.
- For ING Premier 5 the premium bonus is 5% on all premium received in the first contract year of at least \$50,000, or 2.5% for premiums of \$25,000 - \$49,999. There is no bonus for premiums less than \$25,000.
- For ING Premier 3 it is our administrative practice to pay a premium bonus of 3% on all premium received in the first contract year of at least \$50,000, or 2.5% for premiums of \$25,000 - \$49,999, even though in most states the guaranteed bonus percentage stated in the contract is lower than that described here. There is no bonus for premiums less than \$25,000.
- The interest rate on a fixed account of a variable annuity should not be used to market the variable annuity to clients for whom a variable annuity would not be suitable.

All guarantees are based on the financial strength and claims-paying ability of ReliaStar Life Insurance Company. Annuities are issued by ReliaStar Life Insurance Company. Variable Annuities issued by ReliaStar Life Insurance Company are distributed by ING Financial Advisors, LLC (member SIPC), One Orange Way, Windsor, CT 06095. Both are members of the ING family of companies. Variable annuity products are sold by prospectus only. To solicit variable insurance products, you must maintain a variable insurance license and be a registered representative of a broker-dealer that has a current selling agreement with the issuing company. Annuity contracts issued by ReliaStar Life Insurance Company may not be available in all states. **All rates quoted are annual effective yields.**

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Form # 18133 (1/03) cn 68173122011  
119632 N.R.MS.20-1

