

ING: Global and Domestic Leadership Position

When you choose to do business with the ING family of companies, you are choosing to do business with a global leader.



Every year Fortune publishes a list of the world's leading companies based on revenues; this list is a frequently-cited thermometer – both in the United States and across the globe – of what are thought to be top companies. In 2008, ING Groep N.V. was #7 on the global list, and the only financial services company in the top ten.

ING Groep N.V. is the parent company of ING's U.S. insurance companies, including those often referred to as the ING Life Companies: ReliaStar Life Insurance Company, ReliaStar Life Insurance Company of New York and Security Life of Denver Insurance Company.

While size and scale of the parent organization are considerations, you should consider the relative financial strength of the specific operating company through which you hold your life insurance policy. Several leading financial rating agencies regularly review these companies, and ING's U.S. insurance companies consistently receive among the highest of these ratings. Details of ING's U.S. insurance companies' ratings from A.M. Best and Company, Fitch, Moody's and Standard and Poor's can be found on the reverse.

ONLY Financial Services Company in the Fortune Top 10!

COMPANY	CATEGORY
#1 Wal-Mart Stores	General Merchandisers
#2 Exxon Mobil	Petroleum Refining
#3 Royal Dutch Shell	Petroleum Refining
#4 BP	Petroleum Refining
#5 Toyota Motor	Motor Vehicles & Parts
#6 Chevron	Petroleum Refining
#7 ING Groep N.V.	Financial Services
#8 Total	Petroleum Refining
#9 General Motors	Motor Vehicles & Parts
#10 ConocoPhillips	Petroleum Refining

Source: Fortune Global 500 List; Rankings based on revenues, July, 2008

continued on reverse

LIFE



Your future. Made easier.SM

Financial Strength... and the ING U.S. Insurance Companies

ING U.S. Insurance Company Ratings* from Leading Agencies

(Ratings from each agency are highlighted in the table below. Ratings are as of 10/21/08, and are subject to change).

Investment Grade	Fitch Ratings ¹	Standard & Poor's ²	Moody's ³	A.M. Best
	AAA (Exceptionally Strong)	AAA (Extremely Strong)	Aaa (Exceptional)	A++ (Superior)
	AA+ (Very Strong)	AA+ (Very Strong)	Aa1 (Excellent)	A+ (Superior)
	AA (Very Strong)	AA (Very Strong)	Aa2 (Excellent)	A (Excellent)
	AA- (Very Strong)	AA- (Very Strong)	Aa3 (Excellent)	A- (Excellent)
	A+ (Strong)	A+ (Strong)	A1 (Good)	B++ (Very Good)
	A (Strong)	A (Strong)	A2 (Good)	B+ (Very Good)
	A- (Strong)	A- (Strong)	A3 (Good)	B (Fair)
	BBB+ (Good)	BBB+ (Good)	Baa1 (Adequate)	B- (Fair)
	BBB (Good)	BBB (Good)	Baa2 (Adequate)	
	BBB- (Good)	BBB- (Good)	Baa3 (Adequate)	
Speculative Grade				
	BB+ (Moderately Weak)	BB+ (Marginal)	Ba1 (Questionable)	C++ (Marginal)
	BB (Moderately Weak)	BB (Marginal)	Ba2 (Questionable)	C+ (Marginal)
	BB- (Moderately Weak)	BB- (Marginal)	Ba3 (Questionable)	C (Weak)
	B+ (Weak)	B+ (Weak)	B1 (Poor)	C- (Weak)
	CCC (Very Weak)	B (Weak)	B2 (Poor)	D (Poor)
		CCC (Very Weak)	Caa (Very Poor)	

* Ratings apply to the financial strength and claims-paying ability of ReliaStar Life Insurance Company, ReliaStar Life Insurance Company of New York and Security Life of Denver Insurance Company and their General Accounts, and not to the safety or performance of the separate accounts or underlying investments.

¹ Reaffirmed 10/09/08

² Reaffirmed 10/21/08

³ Watchlist for possible downgrade, 10/21/08

At the time of the printing of this material, the published rating(s) were based on the following:

A.M. Best Company assigns ratings from A++ to F based on a company's financial strength and ability to meet obligations to contract holders. A+ is the second highest of 15 ratings. Fitch IBCA, Duff & Phelps (Fitch) assigns ratings from AAA to D based on the company's claims-paying ability. AA is the third highest of 24 ratings. Moody's Investor Service (Moody's) assigns ratings from Aaa to C based on a company's financial security. Aa3 is the fourth highest of 21 ratings.

Standard & Poor's assigns ratings from AAA to CC based on a company's financial security. AA is the third highest of 20 ratings.

You should consider the investment objectives, risks, and charges and expenses of the variable insurance product and its underlying investment options or mutual funds offered through a retirement plan, carefully before investing. The prospectuses/prospectus summaries/information booklets containing this and other information, can be obtained by contacting your local representative. Please read the information carefully before investing.

Life insurance products are issued by ReliaStar Life Insurance Company (Minneapolis, MN), ReliaStar Life Insurance Company of New York (Woodbury, NY) and Security Life of Denver Insurance Company (Denver, CO). Variable universal life insurance products are distributed by ING America Equities, Inc. Only ReliaStar Life Insurance Company of New York is admitted, and its products issued within the state of New York. All are members of the ING family of companies.

Variable universal life insurance combines the protection and tax efficiencies of life insurance with the investment potential of a comprehensive selection of variable investment options. The insurance component provides the death benefit coverage and the variable component gives you the flexibility to potentially increase the policy's cash value.

Variable insurance products are subject to investment risk, are not guaranteed and will fluctuate in value. In addition, there is no guarantee that any variable investment option will meet its stated objective.

