

To Our Valued ING Life Customers:

On Sunday, Oct. 19, the ING Life Companies' parent company, ING Groep N.V. (ING), which is based in The Netherlands, announced that it had reached an agreement with the Dutch government to strengthen ING's capital position. Through this decision, ING will receive a EUR 10 billion (US \$13.4 billion) capital infusion from the Dutch government.

I would like to provide some insight into why the ING leadership team firmly believes this decision is good for our valued policyowners, good for ING and good for all of our stakeholders.

First and foremost, it is important to understand that ING made this decision from a position of strength. This is not a bailout. ING proactively reached out to the Dutch government to fortify its capital position by participating in a financial program the government had established to bolster and preserve the strength and health of the Dutch financial system with an emphasis on the strongest and healthiest companies. For more complete information please click [here](#).

ING is a leader among those strong companies. In announcing this development, the Dutch Minister of Finance called ING "an extraordinarily healthy financial institution." He and other Dutch government officials also made very strong, positive comments about ING's financial strength, stability and management capabilities.

Our commitment to our policyowners, their families and businesses has never been greater. With our roots dating back to 1895 the ING family of companies have continued to offer the life insurance products that help to protect your financial goals and preserve your financial dreams.

Thank you to all for your continued trust today and tomorrow.

Sincerely,



Butch Britton
President, Life Business Group
ING U.S. Insurance

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. 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). 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. © 2008 ING North America Insurance Corporation
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