

Plan Features

- Coverage offerings up to \$1,000,000 of coverage
- Super-preferred rates on coverages over \$250,000
- Individual ownership of the policy confers collateral assignment and transfer of ownership - *This is not Group Insurance, although rates are based on Affinity Membership*
- Guaranteed renewability to age 75
- Disability option eliminates premiums to age 75
- Accidental death coverage option to age 75
- Payout clause for Terminal Illness
- Convertible, prior to age 60, to a universal life insurance policy
- No annual policy fee
- Children's insurance option
- Availability to spouses, regardless of Member application

Apply Up to Age 60 - \$1,000,000 Coverage Maximum

Members and spouses under age 60 are eligible to apply for coverage. Spouses can apply for their own policy even if the member does not. Members and spouses who do not use tobacco may apply for up to \$1 million of coverage. Tobacco users may apply for up to \$500,000.

Competitive Rates

Rates are based on the positive claims experience of professionals covered under the Plan. As a Plan participant, you are protected from individual rate increases. Your rates will only increase if you enter a new age-rating category, or if rates increase for all participants in your rate class.

New Super-Preferred Rates

For extra savings, you can take advantage of our new super-preferred rates. Savings can be substantial, as you can see on the rate chart on the back. To apply, you must answer four additional health questions on the application (satisfactorily to ReliaStar Life). Because these rates require some additional underwriting, you benefit in lower premiums.

You Own the Policy

Under this Plan, protection is provided through an individual policy that is renewable each year. Premiums are based on the claim experience of professionals insured under the program, but you retain rights of ownership. Coverage can be increased at any time simply by satisfying medical requirements. You also can transfer ownership, decrease coverage or cancel the policy. You can feel secure in this coverage provided by ReliaStar Life Insurance Company, a solid 100-year-old carrier.

Guaranteed Coverage to Age 75

Coverage is guaranteed renewable to age 75. Coverage cannot be reduced because of your age or cancelled due to changes in your health. Coverage can only be cancelled if premiums are not paid on time.

A Payout for Terminal Illness

This Plan includes an accelerated life benefit. It allows you to collect 50 percent of your insurance (up to \$100,000) if you are terminally ill, and have a life expectancy of nine months or less.*

You may use the money any way you wish. All remaining insurance benefits will be paid to your beneficiary upon your death.

*Accelerated life benefit coverage may vary by state.

Conversion

You can convert your term insurance to a universal life insurance policy before age 60. Conversion is guaranteed regardless of your health, unless you are disabled and not paying premiums.

No Annual Policy Fee

With this Plan, you never pay an annual policy fee. You pay only the rates stated in the table.

Optional Coverages

Disability Waiver of Premium

Should you become totally disabled (as defined in the policy) before age 60, you pay no premiums during your disability and your coverage remains in force until the policy terminates at age 75.

Accidental Death Benefit

Should you die as a result of a covered accident, the benefits paid by your policy are doubled, up to a maximum accidental death benefit of \$500,000.

Children's Coverage

You and your spouse can each apply for a children's insurance rider (if the spouse is covered under his or her own policy). This feature provides \$10,000 of coverage for each of your dependent children, ages 14 days to 25 years. Adopted children and stepchildren are also eligible. When you and/or your spouse apply for coverage, you can add this rider, regardless of your children's medical history. One \$21.60 semi-annual premium covers all of your children.

Preferred Rates for Term Life/Optional Benefits - Semi-Annual Premiums Per \$10,000 of Coverage

Age	Preferred Rates			Super-Preferred Rates	Disability Waiver of Premium	Accidental Death
	\$50,000 - \$99,000	\$100,000 - \$249,000	\$250,000 - \$1,000,000	\$250,000 - \$1,000,000	\$50,000 - \$1,000,000	\$50,000 - \$500,000
20-24	1.80	1.62	1.62	1.62	.54	.54
25-29	2.40	2.16	2.16	2.16	.54	1.62
30-34	5.28	4.14	3.90	3.54	.54	1.62
35-39	7.62	6.06	4.80	3.84	1.08	1.62
40-44	12.30	7.02	5.70	4.50	1.08	1.62
45-49	18.72	11.46	8.88	6.54	2.16	1.62
50-54	29.82	16.98	14.88	10.98	3.78	1.62
55-59	45.66	23.28	22.08	16.44	6.48	2.16
60-64	88.32	49.68	48.72	42.66	N/A	3.24
65-69	152.10	94.38	91.86	76.08	N/A	3.78
70-74	290.16	184.68	181.14	153.90	N/A	3.78

Rates shown are guaranteed for first year of coverage.

How to Use the Table

Multiply the rate shown by the number of \$10,000 increments applied for. (For \$100,000 coverage, multiply rate shown by 10.) Rates stated above are for non-tobacco users. Rates for amounts under \$100,000 are the same for tobacco users and non-users. Applicants who use tobacco products should contact their Plan Administrator for rates on amounts of \$100,000 or more. Age is your age on the policy anniversary date. Rates change on the anniversary date as you enter a new age bracket.

To Obtain Coverage

1. Complete the entire application form

Please indicate how much coverage you want. The minimum is \$50,000. Spouses who apply must fill out a separate application.

2. Submit the completed application to:

ISI ALABAMA • P.O. Box 2327 • Beaufort, SC 29901
 ISI Direct: 1-888-ISI-1959 • Fax: 843-525-9992

3. 10-Day Free Examination

When you receive your new policy, review it carefully. Be sure you understand all of your rights and benefits under the Plan. If you are not completely satisfied, for any reason, return the policy within 10 days of receipt and your premium will be fully refunded, no questions asked.

4. Effective Date

Your coverage will become effective upon approval of your application and receipt of your premium. You will be billed semi-annually.

Guaranteed Maximum Life Rates

Your rates are guaranteed never to exceed the rates shown above.

Age	Semi-Annual Premiums - Per \$10,000 of Coverage
20-24	8.52
25-29	8.52
30-34	10.20
35-39	14.40
40-44	21.00
45-49	31.20
50-54	47.40
55-59	70.80
60-64	110.40
65-69	171.00
70-74	316.20

This brochure is for summary purposes only. A complete description of benefits and limitations of the Plan will be found in the insurance policy. Product availability varies by state. Policy Form 40-081

Plan Administered By:



Administrative Center • 305 Carteret Street • Beaufort, South Carolina 29902

ISI Direct: 1-888-ISI-1959

Fax: 843-525-9992

Plan Underwritten By:



20 Washington Avenue South
 Minneapolis, Minnesota 55401

The Company Behind the Coverage: ING Association Sales offers a broad array of traditional group insurance products, voluntary benefits and value-added services to meet the financial needs of association members and their employees. It offers insurance programs to more than 250 professional associations and their members nationwide.

Insurance products provided by ReliaStar Life Insurance Company and other affiliated companies which are wholly owned subsidiaries of ING Groep, N.V., an Amsterdam-based global leader in integrated financial services, providing banking, insurance and asset management businesses in 60 countries worldwide. Each insurer is solely responsible for the financial obligations under the policies it issues.