

ING StrataFlex Annuity

Tax-Sheltered Annuity (TSA), IRA, 457, and Non-qualified

Issued by ReliaStar Life Insurance Company, a member of the ING family of companies

SPECIAL FEATURES

ING StrataFlex features a 20% penalty-free withdrawal provision and waivers that may give you access to your funds in case of disability, hospital or nursing home confinement (in most states), and/or terminal illness.

General Information

Contract Type

Flexible premium individual fixed deferred annuity contract (TSA, IRA, 457, and Non-qualified)

Front End Loads

None

Sales Charges

None

Annual Fees

None

Minimum Premium

Initially \$5,000. Thereafter, \$50 per payment if by preauthorized check or salary reduction, or \$250 otherwise.

Maximum Premium

\$500,000 first year without home office approval.

Maximum Issue Age

80 (nonqualified), 75 (qualified)

Guaranteed Minimum Interest Rate

1.0% to 3.0%, depending upon contract issue date. See your contract for the applicable rate.

Loan Provision

Guaranteed for TSA; \$1,000 minimum; only one loan allowed per policy year or financial hardship. Consult your tax attorney or qualified tax professional for details.

Waiver of Withdrawal Charges

You may make up to four withdrawals free of any early withdrawal charge (minimum \$300 each) per contract year, up to 20% of your contract value (10% if you withdrew money the previous year), less outstanding loans. Your remaining contract value must not fall below \$2,500. May also be taken in the form of a systematic withdrawal.

Withdrawal charges are based on effective contract date, not purchase payment date. Loans and withdrawals may generate an income tax liability, reduce available cash value, reduce the death benefit, or cause the policy to lapse. (Refer to your individual contract for provisions.)

For additional information, contact your local ING representative.

Early withdrawals and other distributions of taxable amounts from any plan may be subject to income taxes and/or a surrender charge. For 403(b) and Roth 403(b) plans and IRAs, distributions taken before age 59½ may also be subject to the IRS 10% premature distribution penalty. The Internal Revenue Code generally prohibits withdrawals of 403(b) salary reduction contributions and earnings on such contributions prior to death, disability, age 59½, severance of employment, or

financial hardship (The amount available for hardship is limited to the lesser of the amount necessary to relieve the hardship, or the account value as of 12/31/1988 plus the amount of any salary reduction contributions made after 12/31/1988 (exclusive of any earnings)). Amounts held as of 12/31/1988 are “grandfathered” and are not subject to these withdrawal restrictions. Amounts held under a 457 plan may only be distributed in accordance with the terms of the plan and the Internal Revenue Code. Consult your tax attorney or qualified tax professional for details.

Hospital/Nursing Home Waiver

You may withdraw your contract value penalty-free if you have been confined to a licensed hospital or qualified long term care facility for 60 consecutive days after the purchase of the contract.

Restrictions may apply in certain states.

Terminal Illness Waiver

You may withdraw contract value penalty-free if you are diagnosed with an illness expected to result in your death within six months.

If you are disabled and receiving Social Security disability payments, withdrawal charges may be waived, depending on state approval.

Disability Waiver

Yes; Social Security definition

For more information, contact your local ING representative.

Withdrawal Charges

Policy Year	1	2	3	4	5	6	7	8	9	10	11+
Withdrawal Charges (%)	10	9	8	7	6	5	4	3	2	1	0



Required Minimum Distribution (RMD), Planned Withdrawals

These features allow the policyholder access to policy funds at retirement without annuitizing.

RMD is a payout based on your life expectancy or the combined life expectancy of you and a beneficiary that is designed to meet the Required Minimum Distributions. Generally, RMDs for 403(b), Roth 403(b), and 457(b) plans must begin by April 1st of the year following the later of the year in which you turn age 70½ or retire. For IRAs, the RMD must begin by age 70½.

RMD payouts are recalculated annually based on your life expectancy(ies). Based upon the accuracy of the data provided to ReliaStar Life Insurance Company, the calculation of your RMD amount is guaranteed by the Company to comply with IRS guidelines.

Important Notes

The tax-deferred feature of an annuity should not be a factor in purchasing an annuity in a tax-qualified plan. Tax deferral is provided by the plan and the tax deferral of the annuity does not provide any additional benefit.

Individuals should only purchase an annuity in a qualified plan when its other benefits, such as lifetime income payment, family protection through death benefits, and/or guaranteed fees, meet their current needs.

All guarantees are based on the financial strength and claims-paying ability of ReliaStar Life Insurance Company, who is solely responsible for all obligations under its policies. These materials are not intended to be used to avoid tax penalties and were prepared to support the promotion or marketing of the matter addressed in this document. The taxpayer should seek advice from an independent tax advisor.

ING StrataFlex, policy form nos. 04200 and 04201, varies by state and may not be available in every state. Issued by ReliaStar Life Insurance Company, member of the ING family of companies.

www.ing.com/us/tsa

Annuities are issued by ReliaStar Life Insurance Company, 20 Washington Avenue South, Minneapolis, MN 55401, a member of the ING family of companies.
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