

(Northern) ReliaStar Life Insurance Company

Home Office: 20 Washington Ave. S. #5768 Minneapolis, MN 55401 1-877-884-5050 Website: http://www.ing-usa.com/us/tsa		Agent of Record: Jodean Cooke 7028 Christopher Drive St. Louis, MO 63129 (314) 846-2578	
Equity Indexed Annuity			
Name & Description:		Future Link Linked to Standard & Poor's 500 Composite Stock Price Index (S&P 500 Index) offering greater potential accumulation and a guaranteed minimum interest rate.	
Withdrawal Fees:		Four (4) free withdrawals of up to 10% of contract value after the first contract year.	
Loan Available:		Yes	
Front End Load Fees:		None	
Administrative Management Fees:		None	
Settlement Options:		Lump sum, planned or partial withdrawals, interest only, life expectancy retirement option, full or partial annuitization for life, fixed period, or fixed income or any other settlement mutually agreed to by ReliaStar Life Insurance Company and annuitant.	
Variable Annuity Products			
Name & Description:		Century: \$50 if auto; otherwise, \$5,000 Minimum Initial Premium; \$2,000 if IRA Century Plus: \$25,000 Minimum Initial Premium	
Withdrawal Fees:		Century: Up to the greater of all earnings of 10% of purchase payments as of last anniversary date Century Plus: No withdrawal charges	
Loan Available:		Yes	
Front End Load Fees:		None	
Administrative Management Fees:		Century: Annual fee is \$30, waived when contract value exceeds \$25,000. Mortality and Expense Risk charge: 1.25% Administrative charge: 0.15%. Century Plus: Annual fee is \$30, waived when contract value exceeds \$50,000. Mortality and Expense Risk Charge: 1.25%; Administrative charge: 0.15%; Product Asset Charge of 0.15%.	
Fund Options:		Fidelity Investments, Fred Alger Management Inc., Janus, Lord Abbett, Pioneer, Op Cap, Templeton, Pioneer, Neuberger Berman, ING funds, PIMCO Advisors, AIM.	
Settlement Options:		Lump sum, planned or partial withdrawals, interest only, life expectancy retirement option, full or partial annuitization for life, fixed period, or fixed income or any other settlement mutually agreed to by ReliaStar Life Insurance Company and annuitant.	
Fixed Annuity Products			
Name & Description:		Retirement Plus: 4% enhancement on premiums paid in years 1-10. Vests in years 11-15. 3% interest rate guarantee Quintaflex: 1.50% interest enhancement for new money, 3% interest rate guarantee. ING Premier Annuity/ING Premier Flex Annuity: 6 year surrender charge on each payment:: 9% charge in year1, decreasing by 1% each year to 4% in year 6; -0- after contract year 10. ING Premier 5 Annuity; 6 Year surrender charge on each payment; 5% charge in year 1, decreasing by .25% each year to 3.75% in year 6: -0- after contract year 10.	
Withdrawal Fees:		Retirement Plus: 9 year surrender period; 9% charge in years 1 and 2, decreasing by 1% each year to -0- after year 10 Quintaflex: During contract years 1-12, 5% charge on payments received less than 5 years from withdrawal date; -0- if payments were received 5+ years from withdrawal date	
Loan Available:		Yes	
Front End Load Fees:		None	
Administrative Management Fees:		None	
Fund Options:		Fixed Account	
Settlement Options:		Lump sum, planned or partial withdrawals, interest only, life expectancy retirement option, full or partial annuitization for life, fixed period, or fixed income or any other settlement mutually agreed to by ReliaStar Life Insurance and annuitant.	