



As a teacher, you have helped and impacted the lives of many families throughout your career. But have you taken the time to understand what would happen if you were not around for your own family? You may already have group term insurance coverage through your employer. But did you know group term insurance is often not enough to adequately secure your family's future?

Let's face it. No one thinks about life insurance until it's too late. Don't make that mistake. Help plan for the financial future your family deserves. Talk to your financial professional about life insurance from one of the ING family of companies.

**Here are some options:**

- **ING TermSmart**  
(10, 15 and 20 years)
- **ING TermSmart★NY**  
(10, 15 and 20 years)



For more information, contact your financial professional or log on to [www.ing-usa.com](http://www.ing-usa.com).

**Potential Disadvantages of Group Term Life Insurance**

- **Taxes.** Group term insurance coverage exceeding \$50,000 is taxable under IRS Table I (for nondiscriminatory plans).
- **Portability.** Typically Group term insurance is only temporary coverage, and an individual insured may lose the coverage when he or she leaves the group or is no longer eligible.
- **Temporary Coverage.** Group term coverage ends upon retirement or termination of employment unless converted to individual coverage, which can be very costly.
- **Expensive.** Continuing the death benefit coverage after leaving the group can be expensive.
- **Spreading Risk.** Healthy employees balance out the risk potential in covering those with chronic conditions or low life expectancies.

**Potential Advantages of Individual Term Life Insurance**

- **Greater Coverage.** Term insurance can save you money and allow you to purchase a larger death benefit. Healthy people who pay out-of-pocket costs for group term coverage often pay a higher rate than if they purchased an individual policy.
- **Peace of mind.** Ability to lock in your insurability today in case of future changes to your health.
- **Convertibility Option.** The policy may be exchanged for a select cash value policy issued by one of the ING Life Companies up to age 70 - without evidence of insurability!
- **Guaranteed level premium.** Competitive premiums that are guaranteed for 10, 15 or 20 years.
- **Combination.** Can choose to use a combination of Group term insurance and Individual term insurance to achieve the desired amount of coverage.

ING TermSmart, policy form series 1315-02/10, may vary by state and may not be available in all states, is issued by ReliaStar Life Insurance Company (Minneapolis, MN), not available in New York. ING TermSmart NY, policy form series 3314- 02/10, not available outside of New York, is issued by ReliaStar Life Insurance Company of New York (Woodbury, NY). Within the state of New York, only ReliaStar Life Insurance Company of New York is admitted and its products issued. Both are members of the ING family of companies.

All death benefit guarantees are based on the financial strength and claims paying ability of ReliaStar Life Insurance Company and ReliaStar Life Insurance Company of New York, who are solely responsible for obligations under its own policies.

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**LIFE INSURANCE**



Your future. Made easier.®