



ReliaStar Life Insurance Company
A member of the ING family of companies
20 Washington Avenue South
Minneapolis, Minnesota 55401

**DISCLOSURE STATEMENT
TO APPLICANTS FOR POLICIES WITH ACCELERATED BENEFITS**

Receipt of accelerated benefit payments may be taxable. Assistance should be sought from a personal tax advisor.

The cost of the accelerated benefit is incorporated into the cost of Life Insurance and is not a separately identifiable premium.

There is no administrative expense charge for accelerated benefit claims.

I hereby acknowledge receipt of this disclosure statement.

Applicant's Signature

Date