

Retirement on  
a silver platter...

**For more information  
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The ING family of companies in the United States provides financial solutions for individuals, organizations and companies. Through a network of wholly owned, indirect subsidiaries, we help people prepare for their financial future.

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.

ING QuintaFlex, policy form nos. 40028, 40030, and 40032, varies by state and may not be available in every state. Issued by ReliaStar Life Insurance Company, member of the ING family of companies.

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

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When we think of the luxuries of a five-star hotel or restaurant, we think of white glove service, decadent dining, world-class entertainment, and deep relaxation. What if you could take that easy-going, relaxed state of mind into at least one part of your retirement planning?

Take a "five-star"  
approach to  
retirement

**ING QuintaFlex**  
Tax-Deferred Fixed Annuity



[WWW.ING.COM/US](http://WWW.ING.COM/US)



Your future. Made easier.<sup>SM</sup>

We almost never put off a vacation, whether it's at a five-star resort, or in our own back yard, but far too many of us put off planning for retirement. For many of us, it's because we feel we don't have the time or the money, it's far too confusing, or we simply don't want to tie our money up in premium payments for an extended period of time.

Maybe it's time to let ING QuintaFlex, a tax-deferred fixed annuity from ReliaStar Life Insurance Company, offer you a 'five-star' approach to retirement planning.

### 1 Interest Rate Bonus

**Extra interest is always a bonus.** ING QuintaFlex offers an Interest Rate Bonus above the standard rate that would otherwise be credited to each premium payment received in the contract.

While in effect, the Interest Rate Bonus is credited to every premium payment received not just those received during the first year of the contract and is credited for the first 12 months each particular premium payment is in the contract.

Please be aware, however, that ReliaStar Life Insurance Company does reserve the right to change or discontinue the bonus at its discretion.

### 2 Affordability

If you are age 80 or under, you can start an ING QuintaFlex contract with as little as \$50 per payment. Thereafter, you can make additional premium payments of \$50 or more by preauthorized checks, payroll deduction, or by other forms of payment for a minimum of \$500 a year.

**No Front-End Fees** – ING QuintaFlex has no start-up or annual maintenance fees. Fees are limited to those assessed on withdrawals that exceed the contract's annual free withdrawal provision.

### 3 Security

**ING QuintaFlex is a fixed annuity.** The word 'fixed' is used to describe the type of interest rate paid by the issuing company, in this case, ReliaStar Life Insurance Company. A fixed annuity offers security in that the rate of return is certain.

**Guaranteed Death Benefit.** ING QuintaFlex also offers a Guaranteed Death Benefit. Upon your death, assuming you are the person who purchased the annuity, and annuity payments have not begun, ReliaStar Life Insurance Company will pay the full contract value with no contractual surrender charges to your named beneficiary(ies). Your beneficiary(ies) can choose to receive a lump-sum payment or guaranteed monthly income.

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### 4 Flexibility

**With ING QuintaFlex, you can take advantage of a variety of options.**

**Waiver of Contractual Surrender Charges** – With ING QuintaFlex, you may make up to four non-systematic withdrawals (no limit for systematic withdrawals) free of any early withdrawal charge (minimum \$300 each) during any 12 month period, up to 10% of your unloaned contract value (or remaining premium out of penalty, if greater).

**Nursing home/disability waivers (most states)**

If you are confined to a licensed hospital or long term care facility for 60 consecutive days, or are disabled, you may withdraw your money without early withdrawal charges. These waivers may not be available in your state or the terms may be different. Check with your ING agent for details.

**Payout Options** – When you're ready to take distributions, you can use your contract values to create guaranteed monthly income payments.

You may choose between several benefit options, including:

- Income for a Single Life or Joint Lives
- Income for a Specified Period
- Income for Life with a Specified Period

Talk to your local ING representative or consult your contract for more detailed information on these and other payout options available.

### 5 Accessibility

**Your money is available sooner.** You can withdraw individual premium payments after only five years. Many other annuity products have an extended waiting time – often 10 years or more.

Subject to ReliaStar Life Insurance Company and IRS restrictions, you can withdraw money annually from your ING QuintaFlex contract. However, you must keep in mind that any withdrawals or loans may generate income tax liability, reduce available cash value and the death benefit, or cause the policy to lapse. Please refer to your individual contract for specific provisions.

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.