



Group Term Life Insurance – 10-year Level Premium

For MBA Members and Their Families

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

Life insurance provides basic protection for your loved ones if something happens to you. The loss of your income could create immediate financial hardship and lifestyle changes for your family. Life insurance helps your family maintain financial security and meet financial obligations. While many U.S. households have life insurance, often the average amount of coverage is not enough to meet family needs or pay off debt.

LIFE INSURANCE CAN HELP YOU:

- **Protect your family:** Your family depends on your income. Life insurance helps replace that income when they need it most.
- **Protect your home:** For most families, their home is the largest asset. Life insurance can enable your family to remain in their home, pay the mortgage and avoid the trauma of relocation.
- **Protect children's education:** Covering the soaring cost of education becomes even more difficult when there is a loss of income. Life insurance helps secure your children's future
- **Settle expenses:** Life insurance can also help cover financial expenses, such as medical bills and funeral costs, as well as unplanned expenses and unforeseen financial crises.

HELP PROVIDE SECURITY AT AFFORDABLE RATES

The plan provides members with term life insurance protection in the amount you select, from \$50,000 to \$1,000,000, in \$5,000 increments. Your premium may stay level for up to 10 years. With our plan, the initial premium will not change for the first 10 years unless the insurance company exercises its right to change premium rates for all insureds covered under the group policy with 60 days advance written notice. This group coverage is available to you as a member of MBA. Administrative costs for group coverage are low, so you can save on premium costs and enjoy the benefits of the plan.

Spouse and Child Coverage.

The same affordable coverage available to you, as a member of MBA, is available to your spouse. Your spouse may apply for coverage amounts of \$50,000 to \$1,000,000 in \$5,000 increments. Coverage of \$5,000 or \$10,000 is also available on your children, at a semi-annual rate of \$3.00 or \$6.00, respectively. One premium covers all eligible children, ages six months to 25 years. Children ages 14 days to six months are covered for \$1,000 or \$2,000.

Eligibility for this Plan.

MBA members age 18 through 60 who are actively at work are eligible for coverage. Your spouse is eligible to apply for coverage, age 18 through 60, if able to conduct the normal activities of a person of like age and gender, and is in good health.

Level Term for 10 Years.

At the end of the level term period, evidence of insurability is required to enter another level term period (subject to the maximum age to begin a level term period). If evidence of insurability is not provided or not approved by ReliaStar Life, rates will be based on the five-year age brackets for the insured's current age.

Super-Preferred Rates.

For extra savings, you can take advantage of new super-preferred no tobacco rates. Because the rates require some added underwriting, you benefit with lower rates.

Pay No Premiums if You're Disabled.

If you or your spouse becomes totally disabled before age 60, you may keep the coverage, subject to policy provisions, without paying premiums.

Individual Whole Life Policy Conversion Option.

If you or your spouse later become ineligible to continue this group coverage, conversion to an individual whole life policy is available.

Continuous Coverage.

For members and spouses under age 70, coverage will not reduce during your level term period. Once the insured reaches age 70, they will automatically move into the five-year age-banded life plan until age 90. Coverage will terminate at age 90. Upon termination, the insured may convert to an individual whole life policy, without proof of good health. Coverage is subject to renewal of the group policy by MBA and timely premium payment.

Protection for Accidental Death.

This plan has a special accident safeguard: should an unexpected, covered fatal accident occur, this group coverage pays the insured's beneficiary \$5,000.

A Pay-out Option During Your Lifetime.

If you are terminally ill and have a life expectancy of 12 months or less, you can receive a portion of your death benefit before dying. You can receive a payment of up to 50% of your coverage. All remaining insurance benefits will be paid to your beneficiary when you die. (Benefit not available on converted policies.)

Underwriting Your Application

Some applicants may be required to have a medical exam in order to apply for coverage. For more information on medical requirements, please contact Selman & Company.

Exclusions

Death by suicide within the first two years of coverage is excluded under this plan. AD benefits are subject to additional exclusions. Please read your insurance certificate for details. For information on termination of coverage, consult your certificate.

How To Enroll

Please complete the enrollment form, sign, date and return it with your first modal premium check, made payable to Selman & Company, to:

MBA MEMBERS' INSURANCE PROGRAM

6110 Parkland Boulevard
Cleveland, Ohio 44124

1-800-556-7614

enrollment@selmaninsurance.com

This brochure provides a summary of this plan. For a complete description of benefits and limitations, please read your Certificate of Insurance. Policy Form LP08GP.

The Administrator

For more than 30 years, associations across the country have looked to Selman & Company for specialized insurance protection. As the administrator for your endorsed insurance plan, our responsibilities are to provide you with a strong valuable plan of benefits, competitive rates, and the personal service you require.

The Organization Behind the Coverage

ING Association Sales offers a broad array of traditional group insurance products, voluntary benefits and value-added services to meet the financial needs of association members and their employees. It offers insurance programs to more than 250 professional associations and their members nationwide.

Insurance products provided by ReliaStar Life Insurance Company, which is a wholly owned, indirect subsidiary of ING Groep N.V. ING is a global financial institution of Dutch origin offering banking, investments, life insurance and retirement services to over 85 million private, corporate and institutional clients in over 40 countries. (ING Group Annual Report, 2008.) Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

Insurance underwritten by:
ReliaStar Life Insurance Company
20 Washington Avenue South
Minneapolis, Minnesota 55401

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Rates for Member and Spouse

10-Year Semi-Annual Level Premium Rates Per \$1,000

Issue Age	\$50,000 - \$195,000		\$200,000 - \$495,000		\$500,000 - \$1,000,000	
	Male	Female	Male	Female	Male	Female
18-20	0.29	0.26	0.28	0.25	0.27	0.24
21	0.29	0.26	0.28	0.25	0.27	0.24
22	0.29	0.26	0.28	0.25	0.27	0.24
23	0.29	0.26	0.28	0.25	0.27	0.24
24	0.29	0.26	0.28	0.25	0.27	0.24
25	0.29	0.26	0.28	0.25	0.27	0.24
26	0.29	0.26	0.28	0.25	0.27	0.24
27	0.30	0.27	0.29	0.26	0.28	0.25
28	0.30	0.27	0.29	0.26	0.28	0.25
29	0.30	0.27	0.29	0.26	0.28	0.25
30	0.30	0.27	0.29	0.26	0.28	0.25
31	0.30	0.27	0.30	0.26	0.28	0.25
32	0.30	0.27	0.30	0.26	0.28	0.25
33	0.30	0.27	0.30	0.26	0.28	0.25
34	0.31	0.27	0.30	0.26	0.29	0.25
35	0.31	0.27	0.30	0.26	0.29	0.25
36	0.31	0.27	0.30	0.26	0.29	0.25
37	0.32	0.28	0.31	0.27	0.30	0.26
38	0.32	0.30	0.31	0.30	0.30	0.28
39	0.34	0.32	0.33	0.32	0.32	0.30
40	0.35	0.35	0.34	0.34	0.33	0.33
41	0.42	0.38	0.41	0.37	0.39	0.36
42	0.47	0.41	0.45	0.40	0.43	0.38
43	0.50	0.46	0.49	0.45	0.47	0.43
44	0.56	0.50	0.54	0.49	0.52	0.47
45	0.60	0.54	0.59	0.52	0.56	0.50
46	0.66	0.57	0.64	0.55	0.62	0.53
47	0.75	0.62	0.72	0.60	0.69	0.58
48	0.81	0.66	0.79	0.64	0.76	0.62
49	0.89	0.69	0.86	0.67	0.83	0.65
50	0.98	0.75	0.96	0.73	0.92	0.70
51	1.08	0.80	1.05	0.78	1.01	0.75
52	1.18	0.86	1.15	0.84	1.10	0.81
53	1.29	0.92	1.25	0.89	1.20	0.86
54	1.41	0.99	1.37	0.96	1.32	0.93
55	1.55	1.07	1.51	1.03	1.45	0.99
56	1.69	1.15	1.65	1.12	1.59	1.07
57	1.86	1.23	1.78	1.19	1.71	1.14
58	2.06	1.31	1.96	1.29	1.88	1.24
59	2.23	1.54	2.15	1.40	2.06	1.34
60	2.46	1.77	2.26	1.42	2.17	1.37

- Rates shown reflect the current rates for the Preferred No-Tobacco category.
- Contact Selman & Company for No Tobacco – Super Preferred & Tobacco User rates.
- The initial premium rates will not change for the first 10 years; unless, the insurance company exercises its right to change the premium rates for all insureds covered under the group policy with 60 days advance written notice.