

ING UltimAssure Whole Life

New Business & Underwriting Training



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LIFE INSURANCE



Point-of-Sale Tele-Underwriting Processes

1. **Total TeleApp** (*Electronic Application & Voice Signature*)
2. **Paper TeleApp** (*Paper Application + Tele-Underwritten Part II*)

Each Offers

Point-of-Sale Acceptance

- ✓ Immediate Underwriting Decision
- ✓ Issue Within 48 Hours of Payment
- ✓ Daily Commission Cycles



Which Process to Use?

	Total TeleApp	Paper TeleApp
Advantages	<ul style="list-style-type: none">• 100% IGO• Faster policy issue• Fastest commission payment	<ul style="list-style-type: none">• Less time on the phone
Disadvantages	<ul style="list-style-type: none">• Longer time on the phone, especially replacements	<ul style="list-style-type: none">• Potential delays due to errors or incomplete paper application• Longer time to issue• Longer time to pay commission
Tele-UW Time	Approx. 25 minutes	15-20 minutes

Tele-Underwriter Availability

ING **UltimAssure Whole Life**
Issued by ReliaStar Insurance Company

Call: 866-839-8966

	Hours of Operation
Monday - Friday	8:30 a.m. – Midnight EST
Weekends	10:00 a.m. – 8:00 p.m. EST
Closed	<ul style="list-style-type: none">• New Year's Day• Easter Sunday• Memorial Day• Fourth of July• Labor Day• Thanksgiving Day• Christmas Day



ReliaStar Will Check for All Cases:

1. Identification
2. Medical Information Bureau (MIB)
3. Express Scripts (Rx)
4. Inforce coverage and recent application with ING family of companies

Pre-Qualify Your Prospect

For both processes, determine if prospect qualifies based on...

1. Ability to complete application with no assistance and in English
2. Having Social Security number or government-issued ID
3. US citizenship or green card holder
4. Responses to Application Part II Medical Questions
5. Height/weight
6. Not taking “Not Eligible” drugs
7. Legal capacity to conduct own affairs
8. Insurable interest of other owners and beneficiaries
9. Having a checking or savings account for EFT withdrawals
10. Your observation

Do not call tele-underwriter if prospect is not eligible.



Acceptable Policy Owners

- ✓ Husband/Wife/Domestic Partner
- ✓ Father
- ✓ Mother
- ✓ Daughter
- ✓ Son
- ✓ Sister
- ✓ Brother

Acceptable Beneficiaries*

Same as list of acceptable policy owners, plus ...

- ✓ Estate of insured
- ✓ Niece
- ✓ Nephew
- ✓ Cousin
- ✓ Aunt
- ✓ Uncle

* No beneficiary limit in CA or GA

Total TeleApp Process

1. Prepare Client



- Establish need.
- Pre-qualify, gather non-medical and medical info and prepare for call.
- Gather info on inforce coverage and other state-specific requirements.
- Leave paper copies of state-required forms and deliver “Important Notices.”
- Obtain consent to voice sign tele-app.

2. Call Tele-Underwriter



- Call (866) 839-8966. Identify yourself as ING/ReliaStar representative.
- Express intent to complete voice-signed paperless application.
- Identify client.
- Provide basic customer information.

3. Complete Application



- Proposed insured consents to voice sign paperless application.
- Tele-underwriter verifies delivery of Important Notices and required forms.
- Tele-underwriter gets client MIB, Rx and ID authorizations.
- Tele-underwriter completes application with agent, proposed insured/owner.
- MIB, Rx and ID results received during interview.

4. Underwriting Decision



- Evaluate application responses and underwriting requirements.
- Notify producer of eligibility and which product.

5. Pay & Submit



- Determine premium amount and obtain EFT payment information.
- Voice signature by agent, proposed insured and proposed owner.
- Submit application electronically.
- Issue within 48 hours of application in good order & premium receipt.

Minimize Phone Time With Total TeleApp

Prepare for the Tele-Underwriting Interview and Application

1. Face-to-face meeting required with proposed insured and owner (if not the insured).
2. Explain process to client (recorded interview, voice signature, etc.)
3. Deliver Important Notices, replacement and other state-required forms before the interview.
4. Explain differences between Level, Graded and Modified products, based on insurability.
5. Client agrees via voice signature to share health history, Rx, MIB and ID info.
6. Review medical and prescription history.
7. Have ReliaStar agent number for agents with whom you will split commissions.
8. Explain and determine client interest in Automatic Premium Loan feature.
9. Have available all Part I information,(including info for state-required disclosures) and:
 - Government-issued ID
 - Completed replacement, solicitation and disclosure forms (See Forms Wizard)
 - Savings or checking account and routing numbers for paying premiums
 - Information on inforce coverage or any policies being replaced (varies by State)
 - Beneficiary names & relationships. Birthdates & Social Security #'s are helpful but not needed

Client must complete the application after beginning the tele-underwriting interview, even if deciding not to proceed or if ineligible for coverage.



Paper TeleApp Process

1. Prepare Client



- Establish need.
- Pre-qualify client to determine eligibility for coverage

2. Complete Application



- Agent completes Application Pages 1-3 with client.
- Provide/explain “Important Notices” and copies of state-required forms.
- Agent gets client consent to voice sign tele-app.

3. Call Tele-Underwriter



- Call: (866) 839-8966. Identify yourself as ING or ReliaStar representative.
- Express intent to complete Paper TeleApp.
- Agent provides basic customer information.
- Tele-underwriter gets client HIPPA , MIB, Rx and ID authorizations .
- Get answers to health questions. Record owner & beneficiary info.
- MIB, Rx and ID results received during interview.

4. Underwriter Decision



- Evaluate application responses and underwriting requirements.
- Notify producer of eligibility and which product.

5. Pay & Submit



- Send signed Application pages 1-3 and state-required forms (not Part II):
Mail: ING Customer Service Center, P.O. Box 506, Minot, ND 58702-5061
Fax: Attention: Customer Service Center, 877-493-0282
Email: recordsdeptminot@us.ing.com; Subject: NB-SI Apptical ID #XXXXX

Keys to Ensuring Applications Received In Good Order

1. Face-to-face meeting required with proposed insured and owner (if not the proposed insured).
2. Explain differences between Level, Graded and Modified products, based on insurability.
3. Submit state-required application, disclosure and replacement forms with applications.
4. Client agrees via voice signature to share health history, Rx, MIB and ID info.
5. Requires tele-underwriting interview with proposed insured for Part II Medical Questions.
6. Complete Application pages 1-3, get signatures and deliver Important Notices and disclosures.
7. Do not submit a completed Part II. It will be obtained during the tele-underwriting interview.

Client must complete the application after beginning the tele-underwriting interview, even if deciding not to proceed or if ineligible for coverage.

Part II Medical Questions

1. Proposed Insured Name John C Doe

2. Birth Date 11/15/1945 3. Height 6'0" 4. Weight 220 lbs.

Part A.

1. Are you currently or have you been in the past 30 days: confined to a hospital, a psychiatric, nursing, or correctional facility, or receiving home health care or receiving or been advised to receive hospice care, or confined to a wheelchair? Yes No

2. Do you currently require assistance with activities of daily living such as taking medications, moving about, bathing, dressing, eating, or toileting? Yes No

3. Within the past 12 months:

a. Have you been advised to have a diagnostic test (except HIV testing), surgery, home health care or hospitalization which has not yet been started, completed, or for which results are not known? Yes No

b. Have you used or been advised to use oxygen equipment to assist in breathing (excluding CPAP or nebulzer) or had or been advised to have dialysis? Yes No

4. In the past 2 years, have you had more than 1 conviction for reckless driving or for driving under the influence of alcohol or drugs (DUI or DWI)? Yes No

5. In the past 10 years, have you:

a. Been diagnosed with Acquired Immune Deficiency Syndrome (AIDS) or tested positive for Human Immunodeficiency Virus (HIV)? Yes No

b. Received or been advised to receive an organ or tissue transplant? Yes No

c. Been diagnosed with Alzheimer's disease, dementia, Amyotrophic Lateral Sclerosis (ALS), or a terminal illness? Yes No

Terminal illness is defined as any illness diagnosed that would reasonably be expected to cause death within 12 months.

Part B.

1. Within the past 12 months, have you been recommended by a licensed medical professional to have treatment for, been medically diagnosed, treated, or taken prescription drugs for alcohol, drug, or substance abuse or addiction? Yes No

2. Within the past 2 years, have you

a. Had heart or circulatory surgery, or had or been diagnosed as having a heart attack, congestive heart failure, cardiomyopathy, stroke, transient ischemic attack (TIA), or aneurysm? Yes No

b. Been diagnosed with or had treatment for insulin shock or diabetic coma, or had an amputation due to complications of any disease? Yes No

3. Within the past 3 years, have you been diagnosed with or had treatment for any cancer (excluding basal/squamous cell skin cancer) or for a brain tumor? Yes No

Part C.

1. Within the past 2 years have you been diagnosed with, prescribed medication for, or had or been advised to have treatment for:

a. Parkinson's disease, Systemic Lupus (SLE), or sickle cell disease? Yes No

b. Cirrhosis of the liver; chronic hepatitis or other liver disorder; kidney failure, or other chronic kidney disease? Yes No

c. Chronic obstructive pulmonary disease (COPD), black lung disease, tuberculosis, or emphysema? Yes No

d. Depression or attempted suicide? Yes No

For any "Yes" answer to questions, provide details in the chart below. If you need additional space, attach a separate piece of paper to the application.

Question	Details

**All "No"
May be Level***

**"Yes" to Part A
Always a Decline**

**"Yes" to Part B
May be Modified***

**"Yes" to Part C
May be Graded***

* Subject to outcome of MIB, Rx, ID, height/weight & other tests



How Long Until You Get Paid?

Assume:

- Client is approved and application is received in good order
- Premium is drafted when the policy is issued
- Agent is licensed/appointed with ReliaStar/ING Family of Companies*

	When	Comments
Receive IGO app by 3 p.m. CST	Today	For Total or Paper TeleApp process
Premium drafted & policy issued	No more than 2 days later	Within 48 hours of app receipt
Pay commission	Within 24 hours of issue	Day after premium receipt

* If you are not currently licensed or appointed, your first application will be processed when your paperwork is approved.



Submitting New Business

	Where to Send Applications
Fax	877-493-0282 Attn: Customer Service Center Subject: NB-SI – Apptical ID xxxx
Email	recordsdeptminot@us.ing.com Subject: NB-SI – Apptical ID xxxx
Mail	ING Customer Service Center P.O. Box 5061 Minot, ND 58702-5061
Express Mail	ING Customer Service Center 2000 21 st Avenue NW Minot, ND 58703



Key Contacts

ING UltimAssure Whole Life
Issued by ReliaStar Insurance Company

	Contact Info
Sales Support Microsite (Quotes, software, brochures, forms, state approvals)	www.INGUltimAssure.com
Tele-Underwriting Interview	866-839-8966
ING for Professionals (Access Connector)	www.ingforprofessionals.com
Sales Support Hotline (Order supplies)	866-ING-SELL (866-464-7355, Option 3)
Customer Service	877-886-5050
Customer Policy Info	www.ingservicecenter.com
Claims	888-238-4840

