

**ReliaStar Life Insurance of NY (ING)**

TermSmart 20 - 20 Year Term (NY)

Prepared for

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Prepared by

Quote all states

Male Age Nearest Birthday: 25

Super Preferred Non-Tobacco (P+NS)

Renewable to 95

Convertible to 45

**Face Amount: 250,000**

Age	Annual Premium Guaranteed
25	167.50
26	167.50
27	167.50
28	167.50
29	167.50
30	167.50
31	167.50
32	167.50
33	167.50
34	167.50
35	167.50
36	167.50
37	167.50
38	167.50
39	167.50
40	167.50
41	167.50
42	167.50
43	167.50
44	167.50
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NOTE: Every effort has been made to assure the accuracy of this information but we cannot guarantee accuracy and are not liable for errors or omissions.

PRODUCT DETAIL

Prepared for  
Male Age Nearest Birthday: 25

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<b>Face Amount</b>	<b>\$ 250,000</b>			
	Annual	Semi-annual	Quarterly	Monthly
Total Premium	\$167.50	\$87.10	\$44.39	\$14.66

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Optional Benefits				
Waiver of Premium	\$ 32.50	\$ 16.90	\$ 8.61	\$ 2.84
Total with Waiver Premium	\$ 200.00	\$ 104.00	\$ 53.00	\$ 17.50

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Premium Class	Annual	Semi-annual	Quarterly	Monthly
<b>Super Preferred Non-Tobacco</b>	<b>\$167.50</b>	<b>\$87.10</b>	<b>\$44.39</b>	<b>\$14.66</b>
Preferred Non-Tobacco	\$207.50	\$107.90	\$54.99	\$18.16
Select Non-Tobacco	\$237.50	\$123.50	\$62.94	\$20.78
Standard Non-Tobacco	\$287.50	\$149.50	\$76.19	\$25.16
Preferred Tobacco	\$535.00	\$278.20	\$141.77	\$46.81
Standard Tobacco	\$632.50	\$328.90	\$167.61	\$55.34

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Premium Class with Waiver of Premium	Annual	Semi-annual	Quarterly	Monthly
<b>Super Preferred Non-Tobacco</b>	<b>\$200.00</b>	<b>\$104.00</b>	<b>\$53.00</b>	<b>\$17.50</b>
Preferred Non-Tobacco	\$240.00	\$124.80	\$63.60	\$21.00
Select Non-Tobacco	\$270.00	\$140.40	\$71.55	\$23.62
Standard Non-Tobacco	\$320.00	\$166.40	\$84.80	\$28.00
Preferred Tobacco	\$567.50	\$295.10	\$150.38	\$49.65
Standard Tobacco	\$665.00	\$345.80	\$176.22	\$58.18

**PRODUCT DETAIL**

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**Optional Child's Rider**

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A child term rider may be added to this product subject to state availability & eligibility requirements.

The rider is sold on a Family basis

The rider is available in units of \$1000,

with a minimum of 2 units (\$2,000),

with a maximum of 10 units (\$10,000),

The price per unit for child rider is \$6.00.

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