



Nonqualified Deferred Compensation Plans

Plan Like a Fortune 1000 Company

These materials are not intended to be used to avoid tax penalties, and were prepared to support the promotion or marketing of the matter addressed in this document. The taxpayer should seek advice from an independent tax advisor.

Recruit, Retain, Reward

Question: Why do your employees work for your company?

Answer: Because they want financial stability, to provide for their family and to accumulate wealth for retirement.

Think about it. Your competitors for quality employees include large companies with deep pockets to recruit, retain and reward those who are driven to help their company succeed. You need a solution that will put you on a level playing field.

But first, here are some facts that you need to know:

- 94 percent of corporations with more than \$2.5 billion in annual revenue offer nonqualified deferred compensation plans (NQDC).

And,

- 90 percent of corporations with less than \$2.5 billion in annual revenue offer non qualified deferred compensation plans.

2005 Executive Benefits Survey, Clark ConsultingSM



A Solution Using Life Insurance



Variable Insurance products are subject to investment risk, are not guaranteed and will fluctuate in value. In addition, there is no guarantee that any variable investment option will meet its stated objective.

NQDC plans financed with life insurance are one way you can recruit, retain and reward your key employees. With few administrative requirements, these plans allow you to target only those “top-hat” employees you wish to benefit. That translates to a low-cost employee retention solution. Can you afford not to implement a plan?

A NQDC plan financed with variable life insurance combines the protection and tax efficiencies of life insurance with the investment potential of an impressive selection of variable investment options.

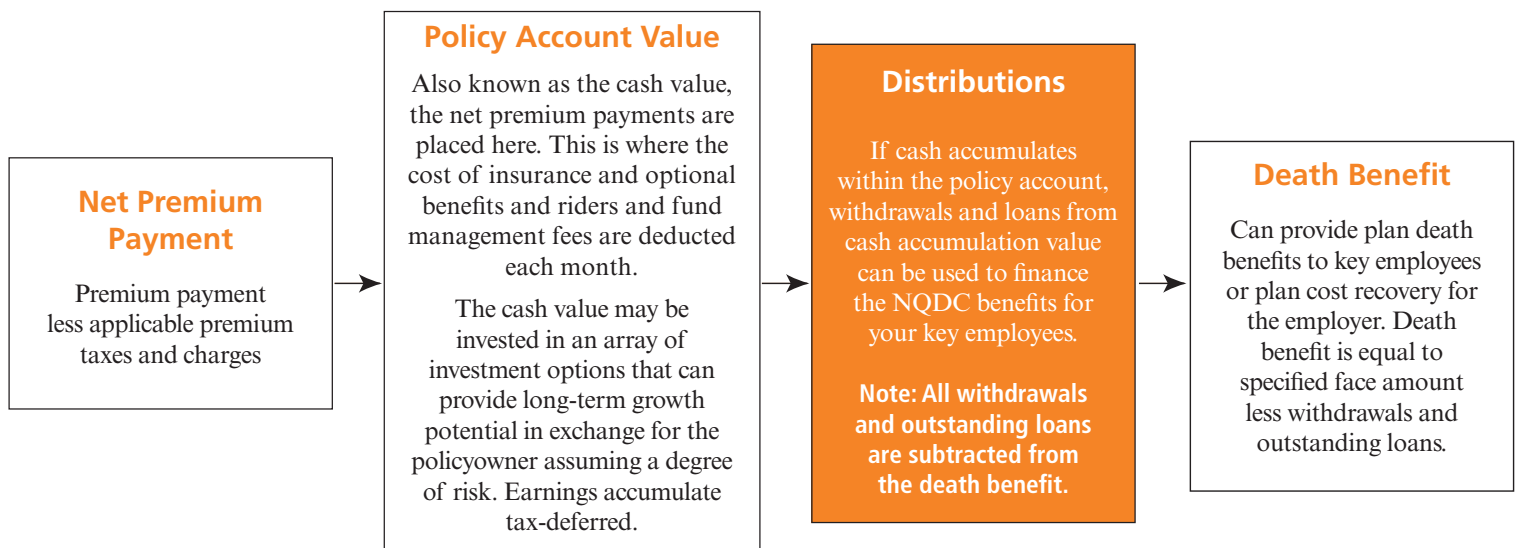
Here are some more reasons VUL can be used as a cash accumulation vehicle:

- Access to professional money managers
- Tax-deferred growth
- Income-tax-free distributions by taking withdrawals up to the cost basis then switching to loans. Note: Withdrawals and loans may generate an income tax liability, reduce available cash value and reduce the death benefit or cause the policy to lapse. This assumes the policy qualifies as life insurance and is not a modified endowment contract.

Variable Universal Life

How It Works.

Here's what happens when you pay a premium into a VUL policy for your NQDC plan:



Learn what most of your big competitors already know. Implement a NQDC plan financed with life insurance to keep the key employees who are so vital to your company.

ReliaStar Life Insurance Company
20 Washington Avenue South
Minneapolis, MN 55401

**ReliaStar Life Insurance
Company of New York**
1000 Woodbury Road, Suite 208
Woodbury, NY 11797

**Security Life of Denver
Insurance Company**
1290 Broadway
Denver, CO 80203-5699

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Life insurance products are issued by ReliaStar Life Insurance Company, ReliaStar Life Insurance Company of New York, and Security Life of Denver Insurance Company. Variable universal life insurance products are distributed by ING America Equities, Inc. located at 1290 Broadway, Denver, CO 80203. All are members of the ING family of companies. Only ReliaStar Life Insurance Company of New York is admitted, and its products issued, within the state of New York.

Before investing, carefully consider the investment objectives, risks and charges and expenses of the variable universal life insurance policy and each underlying variable investment option. This and other information is contained in the prospectus for the variable universal life insurance policy and the underlying variable investment options. Obtain these prospectuses from your agent/registered representative or from www.ing.com/us and read them carefully before investing.

