

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 60 percent of your coverage. All remaining insurance benefits will be paid to your beneficiary when you die.

Choose The Coverage That Fits Your Family's Needs

Supplemental Plan Coverage and Monthly Premium*

Age	\$25,000 Plan	\$50,000 Plan	\$100,000 Plan
Under 30	\$ 2.25	\$ 4.50	\$ 9.00
30 – 34	2.75	5.50	11.00
35 – 39	3.50	7.00	14.00
40 – 44	5.75	11.50	23.00
45 – 49	9.75	19.50	39.00
50 – 54	16.25	32.50	65.00
55 – 59	28.00	56.00	112.00
60 – 64**	29.75	59.50	119.00
65 – 69**	52.50	105.00	210.00

* Premiums are based on age at time of purchase and will be added to your Monthly IPSSA Dues. Premiums will increase as you enter a new age bracket. Rates shown are effective January 1, 2008 and thereafter are subject to change.

** For renewal purposes only. Benefits reduce to 65% at age 65 and terminates at age 70. Costs shown for ages 65-69 represent the cost you pay for the reduced coverage.

How to Apply

- 1) Complete the entire application form.** Simply complete the application form and mail it to Arrow Insurance Service at the address shown below. Be sure to select the plan desired.
- 2) Separate form.** Use a separate form for your spouse. (Contact Arrow Insurance Service for an additional form.)
- 3) Send no money now.** Upon approval, your premiums will be added to your monthly IPSSA dues. Some applicants may be required to have a medical exam in order to apply for coverage. For more information on medical requirements, please consult the plan administrator.

Exclusions

The only death claims against your group term life policy to be denied will be for misrepresentation on your application during your first two years of coverage or death by suicide within the first two years of coverage. Please read your insurance certificate for details. For information on termination of coverage, also consult your certificate.

PLAN ADMINISTERED BY:

Arrow Insurance Service
40 W. Cochran Street, Suite 112
Simi Valley, CA 93065
(800) 833-3433 or (805) 955-9555
Fax: (805) 955-9535

THE ORGANIZATION BEHIND THE COVERAGE:

Insurance products provided by ReliaStar Life Insurance Company and other affiliated companies which are wholly owned indirect subsidiaries of ING Groep N.V., an Amsterdam-based global leader in integrated financial services, providing banking, insurance and asset management businesses in more than 50 countries worldwide. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

This brochure is for summary purposes only. For a complete description of benefits and limitations, please read your Certificate of Insurance. Policy Form LP00GP.



20 Washington Avenue South
Minneapolis, Minnesota 55401

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