



Date: December 15, 2006

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Underwriting Update – Short Term Foreign Travel

ING Life Underwriting is pleased to announce an update to our current practices for short term travel to select areas of China, India and Israel. This update is for Individual Case Consideration for listed areas only, and is subject to change without advance notice.

Areas Considered

CHINA	<i>Included:</i> Metropolitan mainland areas <i>Not Included:</i> Tibet
INDIA	<i>Included:</i> Metropolitan areas such as Bombay, Calcutta, New Delhi <i>Not Included:</i> Kashmir, Jammu
ISRAEL	<i>Included:</i> Metropolitan areas such as Haifa, Jerusalem, Tel Aviv <i>Not Included:</i> Gaza, West Bank

Eligible Travel Requirements

Travelers visiting the areas listed above must fit the following requirements:

- U.S. citizen or Permanent Resident Visa (“green card”) holder
- No politicians, public figures, missionaries, government leaders, journalists, judicial personnel, police force, trade union officials, military or aviation risks.

The following time restrictions also apply:

- Travel only allowed for short term vacation or business travel to major cities
- Duration not to exceed 30 days per year

Rating

Preferred will be the best rating available. Super Preferred is not available to individuals with this foreign travel risk exposure.

Risk Amounts/Retention

For ING retention, we will consider up to \$3,000,000 per life on permanent plans or up to \$1,000,000 on term plans (existing retained ING coverage in force will reduce availability of current retention). Additional amounts may be available through facultative reinsurance sources.

Underwriting Guidelines

Each Individual Consideration case must be approved by a Chief Underwriter. Underwriting will keep a log of these offers. Please note that changing world circumstances may require immediate changes to travel rating approaches. Rating quotes for foreign travel are considered tentative until actual policy approval.

These Underwriting practices are to be used only where they are permitted by law.

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