

Children's Term Insurance Rider



Why is this coverage important?

The Children's Term Insurance Rider lets you purchase life insurance for all your unmarried, dependent children ages 15 days through 24 years.

The rider also has a conversion privilege.

Who is eligible?

Any unmarried, dependent children age 15 days through 24 years who are not hospitalized on the date of application are eligible, if the parent/grandparent is less than 61 years old. A dependent child is defined as being financially dependent upon the insured.

After the rider is effective, newborn children, newly adopted children and new stepchildren are automatically insured when they become 15 days old, as long as they are not hospitalized. There is no increase in premium.

How does this rider work?

Insurance coverage ranges from \$2,000 to \$10,000.

On the first policy anniversary after the child's 25th birthday – or expiry date, if earlier – he or she can convert to an

individual policy up to a maximum of five times the rider amount. The new individual policy can be any whole life or endowment plan offered by ReliaStar Life Insurance Company and must be for at least the minimum amount issued for the policy plan selected. Evidence of insurability is not required.

ReliaStar Life Insurance Company will remind the insured of the rider's conversion privilege prior to the child's 25th birthday provided the Company received notice of the child's date of birth.

Exclusions/Limitations

Grandchildren are not eligible unless they meet the definition of an insured child as defined in the rider. Grandchildren who are residents of New York State and under the age of 14½ years are not eligible.

How much does the rider cost?

The Children's Term Insurance Rider is paid through a weekly premium for each \$1,000 of coverage. One premium covers all eligible dependent children.

Premiums

Coverage	Weekly Premium
\$10,000	\$1.40
9,000	1.26
8,000	1.12
7,000	.98
6,000	.84
5,000	.70
4,000	.56
3,000	.42
2,000	.28

This rider has exclusions and terms under which it may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or ING Employee Benefits.

This brochure is a brief description of coverage and is not a contract. Read your policy and riders carefully for exact terms and conditions.



www.ing.com/us www.ingemployeebenefits-us.com/payroll

Issued by ReliaStar Life Insurance Company, a member of ING.

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Products and services offered through the ING family of companies.

CTR Rider #: NP-B-ORD-CTI-93-R (Form # may vary by state. Rider may not be approved in all states.)

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