



Life is full of surprises...

**Horizon Global Universal Life Insurance**

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



Your family's future doesn't  
have to be one of them.



**You care about your family and want only the best for them, now and in the future. It's not an easy thing to face, but what if something unexpected were to happen to you?**

Would your family be financially secure if your income stopped suddenly?

Facing the loss of a loved one is very difficult. The sudden loss of income can place an additional burden on your family when it comes to maintaining the lifestyle they're accustomed to. It's important to do everything you can now to help protect your family's financial future.

If you die prematurely, the death benefit of Horizon Global Universal Life Insurance can provide your loved ones with the funds they need to help meet their financial obligations. Our flexible life insurance program allows you to adjust your policy to meet your changing needs.\* You'll know that your family will be taken care of, and that makes you feel a whole lot better about today and tomorrow.

Security  
for today and  
tomorrow.

\* Any modification to a policy is subject to Company guidelines, and in some cases, may be affected by Internal Revenue Service regulations.



# Why not help make it more secure with practical life insurance options that give your family what they need, when they need it?

## ...YOUR PROGRAM, YOUR CHOICE

Today's families have a variety of needs, which can change at a moment's notice. Horizon Global Universal Life Insurance is a voluntary program that provides flexible options that help put you in control of your family's financial future.

If you qualify, you can even buy certain amounts of life insurance without a physical exam. Should an exam be necessary, the company will pay for the expense.

Horizon Global Universal Life Insurance allows you to select the premium amount and size of death benefit that best meet your needs. The premium you pay is based on:

- The death benefit you select
- Optional riders you choose
- Your age and tobacco use

And, since insurance and premium amounts are flexible, they can change as your needs change.\*

...Did you know the average funeral costs \$6,000<sup>†</sup>? Could your family pay for this – or other expenses – if they lost your income unexpectedly? If you are the primary provider for your family, a plan of financial protection can help safeguard against the untimely loss of your income.

## How much life insurance coverage is enough?

Now is the time to make sure you have enough life insurance to meet your needs. Things change, and your life insurance coverage may need to change. Think about life events that have occurred over the past few years. Have you:

- Increased your consumer debt?
- Changed your income, financial commitments or goals?

- Made any major purchases, such as a new home or car?
- Had any children or included aging parents or other relatives in your financial responsibilities?
- Reviewed the effect of inflation on your current life insurance coverage?

There's no time like the present to assess your family's personal and financial needs.

# Life is what you make it.

with our  
give your  
need it?

Secure your family's future today by applying for a Horizon Global Universal Life Insurance policy. If you meet all eligibility requirements for coverage, your life insurance is effective the day you sign the application and payroll deduction card. An enrollment specialist, who is a licensed insurance agent, can assist you with the details or answer any questions you may have.

## ...SMART CHOICES THAT MAKE A DIFFERENCE

### A Plan That Makes Cents

Horizon Global Universal Life Insurance offers you tax-deferred\*\* cash value accumulation, so you and your family can enjoy added financial security. As you build cash value you can borrow against the policy at the loan interest rate stated in the policy.

Interest is payable in advance, and the death benefit will be reduced by the amount of any outstanding loan and unpaid accrued interest. It's also important to remember that changes in the current non-guaranteed interest rate, current cost of insurance rates and current expense charges will affect the cash value. However, the current non-guaranteed interest rate will never be less than the guaranteed rate stated in the policy.

## ...BENEFITS FOR THEIR LIFE, AND YOURS

### Full-featured Benefits

Feature for feature, Horizon Global Universal Life Insurance offers a variety of options that provide you with the confidence and convenience you need to keep your family covered. You'll also find comfort in knowing as long as you pay your premiums on time that your policy can never be cancelled.

### Timesaving Payroll Deduction

Providing protection for your family has never been easier. Since you pay your premium through payroll deduction, you eliminate the need to write checks and pay postage.

## Affordable Premiums

You own the policy, which means you choose the premium amount that fits your budget and your needs.

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† The Director - September 2004



# Choose

## Easy Portability

If you retire or leave your company, you can continue your coverage and choose from a number of convenient payment plans.

## MORE OPTIONS, MORE SECURITY

### Spouse coverage

As long as you are eligible to apply for insurance, your eligible spouse may apply – even if you choose not to.

### Child coverage

Eligible children can apply for life insurance, too. Unmarried, dependent children and grandchildren,\* ages 15 days through 24 years, may apply for a \$25,000 individual universal life insurance policy. Age restrictions and amount limits may vary in some states.

You can also attach a children's term insurance rider – available in death benefit amounts of \$2,000 through \$10,000 – to your or your spouse's policy. The rider insures all your eligible dependent children who are within the required age limit and who are not hospital confined at the time of application. There's more, once children reach the policy anniversary date on or after their 25th birthday, the insurance can be converted to an individual policy that the company is offering at time of conversion. Evidence of insurability will not be required. However, the new policy that is selected must be for at least the minimum policy coverage amount and the face amount may be up to five times the previous term coverage amount.

## TAKE THE NEXT STEP TOWARD A MORE SECURE FUTURE

Life isn't always predictable, and sometimes surprises can catch you off guard. There's one thing that's certain, when you purchase a Horizon Global Universal Life Insurance policy, you know that the security it offers will be there for your family, even if you can't be. The decision you make today can be a life changing one – for you and for your family.

## PUTTING IT ALL TOGETHER

Other policy options may be available to complement your universal life insurance policy. Ask your licensed enrollment representative for complete details. The following chart can help you plan your coverage needs.

\* Grandchildren who are residents of New York and under the age of 14½ years are not eligible.

Well

