

BENEFICIARY DESIGNATION

- ReliaStar Life Insurance Company, Minneapolis, MN
 ReliaStar Life Insurance Company of New York, Woodbury, NY
 Security Life of Denver Insurance Company, Denver, CO
 Midwestern United Life Insurance Company, Fort Wayne, IN
 ING USA Annuity and Life Insurance Company, Des Moines, IA

A member of the ING family of companies

ING Customer Service Center: 2000 21st Ave. NW, Minot, ND 58703



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Primary Beneficiary: the person designated to receive insurance proceeds when they become due.

Contingent Beneficiary: an alternate beneficiary designated to receive insurance if there is no primary beneficiary living at the date of the Insured's death. Also referred to as a secondary beneficiary.

Irrevocable Beneficiary: a beneficiary whose rights cannot be canceled without consent.

This Beneficiary Designation replaces any and all prior designations, including any contingent or secondary designations. This designation is revocable as to each beneficiary except when otherwise stated, and beneficiaries of like class shall share equally with the right of survivorship by remaining class members unless otherwise specified.

A. CURRENT OWNER INFORMATION

Insured Name (please print) _____ Policy/File Code # _____

Owner Name (please print) _____ Owner Phone # _____

B. PRIMARY/CONTINGENT BENEFICIARY (Total % of primary beneficiary share must equal 100%. Total % of contingent beneficiary share must equal 100%. Total % of Section B, C, and D must equal 100%.)

Please provide a Social Security Number (SSN) or Tax Identification Number (TIN) for all listed beneficiaries. The SSN/TIN is required to process any future claims.

Name (First, MI, Last) ¹	DOB	Sex	SSN/TIN	Relationship	%	Beneficiary Type
						<input type="checkbox"/> Primary <input type="checkbox"/> Contingent
						<input type="checkbox"/> Primary <input type="checkbox"/> Contingent
						<input type="checkbox"/> Primary <input type="checkbox"/> Contingent
						<input type="checkbox"/> Primary <input type="checkbox"/> Contingent
						<input type="checkbox"/> Primary <input type="checkbox"/> Contingent
						<input type="checkbox"/> Primary <input type="checkbox"/> Contingent

- Grandchildren's Clause:** If an Insured's child is a beneficiary, and he or she dies before the Insured, the child's share will be divided among the child's surviving children, if any. (Check box to apply.)

¹Add additional beneficiary information on a separate piece of paper and attach to this form.

C. IRREVOCABLE BENEFICIARY (Total % of Section B, C, and D must equal 100%.)

If an Irrevocable Beneficiary is to be named, please complete the required information below. **Contract changes cannot be made to a policy without signed consent of the Irrevocable Beneficiary.**

Name (First, MI, Last)	DOB	Sex	SSN/TIN	Relationship	%

D. TRUST(S) BENEFICIARY (Total % of Section B, C, and D must equal 100%.)

Please choose one: Primary Beneficiary _____% or Contingent Beneficiary _____%

Copy of the signature and title pages of the Trust are required.

Name of Trust _____ Trust Dated _____

Name of Trustee _____ TIN _____

Trust Created by _____

E. TRUST CREATED BY WILL

The trustee(s) who accept(s) the trusteeship of the trust created by the will admitted to probate as the _____ (Name) Last Will and Testament will be the designated beneficiary. If the trust is terminated or if no trustee is qualified to receive the proceeds within six months of the insured's death, then the proceeds will be paid to the Owner or Owner's estate.

F. ADDITIONAL DISCLOSURES AND PROVISIONS

This form is not to be used to elect an optional mode of settlement. If multiple payments are desired, please contact ReliaStar Life Insurance Company, ReliaStar Life Insurance Company of New York, Security Life of Denver Insurance Company, ING USA Annuity and Life Insurance Company, or Midwestern United Life Insurance Company (the "Company").

Payment of proceeds to any beneficiary is subject to the interest of any assignee.

Owner's Signature: The Owner should sign the form exactly as designated in the policy. **If a legal representative is signing for the Owner, please provide supporting legal documentation.**

Effective Date: **Unless otherwise provided in the policy, any new beneficiary designation shall take effect on the date this form is signed if the form is in good order when received by the ING Customer Service Center.** The Company, however, will not be liable for any action it takes before this form is received at the ING Customer Service Center.

Payment to a Minor or a Trust: Any payment to a minor beneficiary will be made to the legally appointed guardian of his or her estate, unless otherwise permitted by law.

If a trust is named as beneficiary, the Company is not required to know or research the terms of the trust. Payment to the named trustee will fully discharge all liability of the Company to the extent of such payment.

Irrevocable Beneficiary: The Owner reserves the sole right to change the beneficiary unless an Irrevocable Beneficiary has been designated. If an Irrevocable Beneficiary has been designated, the right to change the beneficiary is a joint right between the Owner and the Irrevocable Beneficiary.

Owner(s) Signature(s) _____ Date _____

Owner Title¹ _____

¹*If the Owner is a trust, partnership, or corporation, officer signature and title of the trustee, partner, corporate representative or authorized corporate representatives are required.*

Address _____

Irrevocable Beneficiary Signature (if applicable) _____

Spouse Signature^{2,3} _____

²*Required if Owner lives in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA or WI). If deceased, please indicate. If divorced, please send a photocopy of the entire divorce decree.*

³*Required if plan is 403b/ERISA.*

Plan Administrator Signature (Required if plan is 403b/ERISA) _____

ING Customer Service Center Use Only

This request has been filed with the Company and recorded at the ING Customer Service Center.

By _____ Date _____