
A Pension Maximization Proposal using Life Insurance

ING GUARANTEED DEATH BENEFIT UNIVERSAL LIFE II

A Flexible Premium Adjustable Life Insurance Policy

(Standard Form #1174-12/07; may vary by state)

Security Life of Denver Insurance Company

Designed for:

Valued Female Client

Presented by:

Imeriti Inc.
Imeriti, Inc.
337 S. Cedros Ave., Suite G
Solana Beach, CA 92075

858-793-6274

This analysis is for illustration purposes and is not guaranteed. It is not a financial plan and does not address all areas of financial concern. This analysis is based upon information provided by the client. Neither ING nor its agents or representatives provide tax or legal advice. Please consult with your attorney, accountant, or tax advisor for additional information.

LIFE



EXPLANATION OF POLICY ILLUSTRATION
A Narrative Summary

Policy Introduction:

The ING Guaranteed Death Benefit Universal Life II product illustrated on the accompanying pages is a flexible premium adjustable life insurance policy which can provide a lifetime death benefit. The death benefit is adjustable and may depend on the account value in the policy. The account value is based on the timing and amount of your premiums, policy and rider charges, and the interest credited to the policy. This illustration assumes all premiums are received by the Company on the first day of each illustrated month. This product is offered by Security Life of Denver Insurance Company, a member of the ING family of companies, and is filed as Policy Form Series #1174-12/07 (which may vary by state).

This illustration is not the actual life insurance policy you will receive nor is it part of the contract. This illustration is intended only to show you how the life insurance policy might perform based on the interest rate and premium payment assumptions contained in the illustration. Due to your individual circumstances, your policy, upon issue, may differ from what is illustrated. In that event, the terms of your policy control.

Following is a description of some of the key terms and features of this life insurance product.

Guaranteed Values:

4.00% Guaranteed
Interest Rate

The guaranteed values are the minimum values that will accrue, assuming you pay the premiums as illustrated. These values are calculated based on our guaranteed minimum interest rate of 4.00%, the guaranteed maximum cost of insurance, and guaranteed maximum expenses in the policy. Security Life of Denver Insurance Company guarantees the current interest rate of 4.25% for the first 12 months. We guarantee that the interest rate in effect at each policy anniversary will not change for the next 12 policy months.

Non-Guaranteed Values:

4.25% Illustrated
Interest Rate

Non-guaranteed values are based on the illustrated interest rate, current cost of insurance rates and current expense charges. This illustration assumes that the illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results will be more or less favorable than those shown. Security Life of Denver Insurance Company reserves the right to change the non-guaranteed benefits and values of this illustration. Security Life of Denver Insurance Company guarantees the current interest rate of 4.25% for the first 12 months. We guarantee that the interest rate in effect at each policy anniversary will not change for the next 12 policy months.

Interest Crediting Method:

The current interest rate is declared at least once a year by the company and remains in effect until changed by the company. The annual interest rate will never be less than the guaranteed minimum rate of 4.00% as shown in the policy. Interest accrues from the later of the policy date or the date we receive the premium payment. Loaned account values may be credited at a different interest rate.

Premium Outlay:

The premium outlay is the net annualized outlay to the policyowner. It is equal to scheduled premium payments and loan repayments less any partial withdrawals and policy loans. In general, a negative value in this column indicates that more money was distributed from the policy, either as a loan or partial withdrawal, than was paid as premium in that year.

This illustration is not valid without all pages.



*First-Year Scheduled
 Premium: \$2,475.60*

The scheduled premiums are shown in the yearly detail of this illustration. Note that coverage may end at different times under guaranteed and non-guaranteed illustrated assumptions.

*Guideline Level Premium:
 \$5,207.77*

The guideline level premium is the maximum premium that can be paid into the policy, based on current tax law, if level premiums are paid each year. This guideline level premium will change if any coverage increases, decreases, or changes are made to the policy.

*Minimum Monthly
 Premium: \$174.35*

This policy includes a Minimum Monthly Premium No Lapse provision applicable during the first 10 years the policy is in force. During this period, the policy will not lapse if the sum of the premiums paid since the policy date, less all partial withdrawals, and less any policy loans, is equal to or greater than the sum of the required Minimum Monthly Premiums. The payment of premiums significantly higher than the Minimum Monthly Premium may be required to keep the contract in force after the 10 year period. This minimum premium does not include, if applicable, scheduled increases and will change if increases or decreases are made in any of the policy benefits. Following this period, premium payments higher than this minimum premium may be required to keep the policy in force. Paying only the minimum premium does not guarantee continuation of the policy. In addition, you may be foregoing the advantage of potentially building the policy's account value.

*Lifetime Guarantee Annual
 Premium:
 \$2,353.25*

The Lifetime Guarantee Annual Premium is the minimum amount required to maintain a level death benefit guarantee for the lifetime of the insured. If this premium is paid on the first day of each policy year until the attained age 121, the policy is guaranteed not to lapse for the lifetime of the insured, assuming no loans, partial withdrawals and, if applicable, scheduled or unscheduled increases or decreases and Death Benefit Option changes are made.

**Death Benefit
 Guarantee:**
*Guaranteed Death Benefit
 Illustrated
 for Lifetime of Insured*

The policy illustrated contains a Lapse Protection Value feature (LPV) that may provide guaranteed death benefit protection when your policy values are otherwise insufficient to keep your policy in force. Following the expiration of the Minimum Monthly Premium No Lapse Protection period, the Lapse Protection Value provision guarantees that the policy will not lapse, provided the Lapse Protection Value, less any loan amount, is sufficient to cover the lapse protection monthly deductions for that month.

The Lapse Protection Value is calculated using the same methodology as that for the account value, but assuming a unique set of guaranteed charges and fixed credited interest rate.

This illustration is not valid without all pages.

The Lapse Protection Value is dependent upon the level and timing of premium payments (including initial premium and 1035 exchange proceeds), partial withdrawals, and changes in policy benefits. If the level and timing of premiums, partial withdrawals, loans and benefit changes occur as assumed in this illustration, this policy is guaranteed not to lapse for the lifetime of the insured. Deviations in the level or timing of premium payments, partial withdrawals, policy loans or benefits from those illustrated may materially affect funding levels required to guarantee coverage under this provision. Premiums (including initial premium and 1035 exchange proceeds) paid on a date other than their assumed payment dates, even if paid during the policy grace period, will affect your policy Lapse Protection Value and may require the payment of additional premium to guarantee death benefit protection.

The Lapse Protection Value provision applies to death benefit protection only and is not used in determining amounts available for policy loans or net cash surrender value.

If the Account Value of your policy is not sufficient to cover Monthly Deductions and either the Minimum Monthly Premium No Lapse Provision or the Lapse Protection Value Provision keeps your policy in force, uncollected Monthly Deductions will be accumulated without interest. Subsequent premiums paid will first be applied to uncollected Monthly Deductions, with any excess applied to the Account Value.

Rider Benefits

Included:

Accelerated Death Benefit Rider:

Listed below are rider benefits illustrated on this policy illustration. Charges for these benefits, unless otherwise stated, reduce the account value.

The Accelerated Death Benefit Rider allows a portion of the death benefit to be paid to the policyowner prior to the death of the insured in the event the insured becomes terminally ill. There is no cost associated with this rider unless the option to accelerate the death benefit is exercised.

Net Death Benefit:

Initial Stated Death Benefit:
\$205,720

The proceeds are the amount paid to the beneficiary upon the death of the insured. The initial stated death benefit amount is the death benefit at issue. The death benefit amounts illustrated are shown as of the end of the year and reflect the stated death benefit provided by the policy including ATR, less any outstanding policy loans and accrued loan interest, minus policy charges incurred, but not yet deducted.

Under Option 1 (Level), the death benefit is equal to the stated death benefit. Under Option 2 (Increasing), the death benefit is equal to the stated death benefit plus the account value. Under both options, a greater death benefit will apply if the minimum death benefit to qualify as life insurance based on the Death Benefit Qualification Test exceeds the amounts described above. The initial Death Benefit Option assumed in this illustration is 1 (Level).

After attained age 121, only Option 1 will be available. All policies will be converted to Option 1 policies and the stated death benefit will be equal to the death benefit immediately prior to the policy anniversary nearest to attained age 121.

This illustration is not valid without all pages.

Account Value: The account value is the sum of the premiums you have paid into the policy, less any partial withdrawals, less expense charges and deductions for cost of insurance (including riders), plus interest earnings. Deductions from the account value are made every month throughout the life of the policy until attained age 121, regardless of whether premiums are paid or not paid. The account value will vary based on the timing and amount of your premiums, cost of insurance charges, rider and expense charges, and the interest credited to the policy.

Net Cash Surrender Value: The net cash surrender value is equal to the account value of the policy reduced by the amount of any surrender charges and any outstanding policy loan amounts including accrued but unpaid policy loan interest, less any unpaid monthly deductions. This is the amount payable on surrender. A portion of the net cash surrender value may also be available for partial withdrawals or policy loans.

Policy Loans: A loan may be taken from the policy by securing the amount of the loan with the cash value in the life insurance policy. If the insured dies while there is an outstanding loan balance, the amount of the loan and any unpaid interest due will be deducted from the death proceeds. The annual interest expense on the loan is charged in arrears at a current rate of 8.00% years 1 - 15 and 6.00% years 16+. All new and existing loans become preferred loans beginning in policy year 16. Interest rate charges on preferred loans will accrue daily at a simple interest rate of 6.00% on a current basis and 7.00% on a guaranteed basis. If loan interest is not paid in cash, it is added to the outstanding loan balance. The unpaid loan interest will then increase the amount borrowed. Excessive policy loans may cause the policy to lapse. If a loan is outstanding when a policy is surrendered or allowed to lapse there may be a tax consequence. All loans must be requested from the company.

Policy loans/partial withdrawals may have tax implications. Policy loans will reduce the policy's death benefit and available net cash surrender value. In addition, they may cause the policy to lapse.

This illustration is not valid without all pages.



NUMERIC SUMMARY

Prepared for:

Rider Benefits Included:

Valued Female Client

Accelerated Death Benefit Rider

Female 55 Preferred No Tobacco
 State of Issue: California
 Assumed Policy Date: 04/27/2010
 Initial Stated Death Benefit: \$205,720
 Initial Death Benefit Option: 1 (Level)
 Premium Mode: Monthly
 Initial Monthly Premium: \$206.30

This summary is based on the premium outlay in the life insurance policy illustration. The Net Cash Surrender Value and Net Death Benefit are shown as of the end of the year.

	GUARANTEED <i>4.00% Interest Rate, Maximum Charges</i>	NON-GUARANTEED MIDPOINT <i>Interest and charges halfway between guaranteed and non-guaranteed</i>	NON-GUARANTEED ILLUSTRATED <i>4.25% Interest Rate, Current Charges</i>
Year 5, Age 60			
Net Cash Surrender Value:	0	0	0
Net Death Benefit:	205,720	205,720	205,720
Year 10, Age 65			
Net Cash Surrender Value:	0	1,857	6,394
Net Death Benefit:	205,720	205,720	205,720
Year 15, Age 70			
Net Cash Surrender Value:	0	4,433	15,200
Net Death Benefit:	205,720	205,720	205,720
Year 20, Age 75			
Net Cash Surrender Value:	0	1,963	23,825
Net Death Benefit:	205,720	205,720	205,720
Projected Age when Net Death Benefit Ends:	Does not end	Does not end	Does not end

You may adjust your payment amounts, within limits, to extend or increase the cash value and death benefit.

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent has told me they are not guaranteed.

 Applicant or Policyowner

 Date

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed values and benefits illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

 Imeriti Inc.
 Imeriti, Inc.
 337 S. Cedros Ave., Suite G
 Solana Beach, CA 92075

 Date

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 Security Life of Denver Insurance Company



POLICY ILLUSTRATION
 Tabular Detail

Prepared for:

Rider Benefits Included:

Valued Female Client

Accelerated Death Benefit Rider

Female 55 Preferred No Tobacco

State of Issue: California

Assumed Policy Date: 04/27/2010

Initial Stated Death Benefit: \$205,720

Initial Death Benefit Option: 1 (Level)

Premium Mode: Monthly

Initial Monthly Premium: \$206.30

Premiums are paid at the beginning of the month. The Account Value, Net Cash Surrender Value and Net Death Benefit are shown as of the end of each policy year.

Yr	End of Yr Age	Premium Outlay	GUARANTEED 4.00% Interest Rate, Maximum Charges			NON-GUARANTEED ILLUSTRATED 4.25% Interest Rate, Current Charges		
			Account Value	Net Cash Surrender Value	Net Death Benefit	Account Value	Net Cash Surrender Value	Net Death Benefit
1	56	2,475.60	610	0	205,720	1,112	0	205,720
2	57	2,475.60	1,142	0	205,720	2,179	0	205,720
3	58	2,475.60	1,589	0	205,720	3,197	0	205,720
4	59	2,475.60	1,941	0	205,720	4,158	0	205,720
5	60	<u>2,475.60</u> 12,378.00	2,193	0	205,720	5,117	0	205,720
6	61	2,475.60	2,336	0	205,720	6,117	260	205,720
7	62	2,475.60	2,355	0	205,720	7,162	1,723	205,720
8	63	2,475.60	2,232	0	205,720	8,256	3,236	205,720
9	64	2,475.60	1,954	0	205,720	9,394	4,792	205,720
10	65	<u>2,475.60</u> 24,756.00	1,503	0	205,720	10,578	6,394	205,720
11	66	2,475.60	851	0	205,720	11,812	8,048	205,720
12	67	2,475.60	0	0	205,720	13,098	9,751	205,720
13	68	2,475.60	0	0	205,720	14,438	11,510	205,720
14	69	2,475.60	0	0	205,720	15,835	13,325	205,720
15	70	<u>2,475.60</u> 37,134.00	0	0	205,720	17,292	15,200	205,720
16	71	2,475.60	0	0	205,720	18,812	17,140	205,720
17	72	2,475.60	0	0	205,720	20,262	19,007	205,720
18	73	2,475.60	0	0	205,720	21,604	20,769	205,720
19	74	2,475.60	0	0	205,720	22,806	22,389	205,720
20	75	<u>2,475.60</u> 49,512.00	0	0	205,720	23,825	23,825	205,720

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 Security Life of Denver Insurance Company



		GUARANTEED 4.00% Interest Rate, Maximum Charges				NON-GUARANTEED ILLUSTRATED 4.25% Interest Rate, Current Charges		
Yr	End of Yr Age	Premium Outlay	Account Value	Net Cash Surrender Value	Net Death Benefit	Account Value	Net Cash Surrender Value	Net Death Benefit
21	76	2,475.60	0	0	205,720	24,094	24,094	205,720
22	77	2,475.60	0	0	205,720	24,046	24,046	205,720
23	78	2,475.60	0	0	205,720	23,640	23,640	205,720
24	79	2,475.60	0	0	205,720	22,819	22,819	205,720
25	80	<u>2,475.60</u>	0	0	205,720	21,504	21,504	205,720
		61,890.00						
26	81	2,475.60	0	0	205,720	19,601	19,601	205,720
27	82	2,475.60	0	0	205,720	17,024	17,024	205,720
28	83	2,475.60	0	0	205,720	13,680	13,680	205,720
29	84	2,475.60	0	0	205,720	9,440	9,440	205,720
30	85	<u>2,475.60</u>	0	0	205,720	4,124	4,124	205,720
		74,268.00						
31	86	2,475.60	0	0	205,720	0	0	205,720
32	87	2,475.60	0	0	205,720	0	0	205,720
33	88	2,475.60	0	0	205,720	0	0	205,720
34	89	2,475.60	0	0	205,720	0	0	205,720
35	90	<u>2,475.60</u>	0	0	205,720	0	0	205,720
		86,646.00						
36	91	2,475.60	0	0	205,720	0	0	205,720
37	92	2,475.60	0	0	205,720	0	0	205,720
38	93	2,475.60	0	0	205,720	0	0	205,720
39	94	2,475.60	0	0	205,720	0	0	205,720
40	95	<u>2,475.60</u>	0	0	205,720	0	0	205,720
		99,024.00						
41	96	2,475.60	0	0	205,720	0	0	205,720
42	97	2,475.60	0	0	205,720	0	0	205,720
43	98	2,475.60	0	0	205,720	0	0	205,720
44	99	2,475.60	0	0	205,720	0	0	205,720
45	100	<u>2,475.60</u>	0	0	205,720	0	0	205,720
		111,402.00						
46	101	0.00	0	0	205,720	0	0	205,720
47	102	0.00	0	0	205,720	0	0	205,720
48	103	0.00	0	0	205,720	0	0	205,720
49	104	0.00	0	0	205,720	0	0	205,720
50	105	<u>0.00</u>	0	0	205,720	0	0	205,720
		111,402.00						

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ING GUARANTEED DEATH BENEFIT UNIVERSAL LIFE II

A Flexible Premium Adjustable Life Insurance Policy
 Security Life of Denver Insurance Company



Yr	End of Yr Age	GUARANTEED 4.00% Interest Rate, Maximum Charges				NON-GUARANTEED ILLUSTRATED 4.25% Interest Rate, Current Charges		
		Premium Outlay	Account Value	Net Cash Surrender Value	Net Death Benefit	Account Value	Net Cash Surrender Value	Net Death Benefit
51	106	0.00	0	0	205,720	0	0	205,720
52	107	0.00	0	0	205,720	0	0	205,720
53	108	0.00	0	0	205,720	0	0	205,720
54	109	0.00	0	0	205,720	0	0	205,720
55	110	0.00	0	0	205,720	0	0	205,720
		111,402.00						
56	111	0.00	0	0	205,720	0	0	205,720
57	112	0.00	0	0	205,720	0	0	205,720
58	113	0.00	0	0	205,720	0	0	205,720
59	114	0.00	0	0	205,720	0	0	205,720
60	115	0.00	0	0	205,720	0	0	205,720
		111,402.00						
61	116	0.00	0	0	205,720	0	0	205,720
62	117	0.00	0	0	205,720	0	0	205,720
63	118	0.00	0	0	205,720	0	0	205,720
64	119	0.00	0	0	205,720	0	0	205,720
65	120	0.00	0	0	205,720	0	0	205,720
		111,402.00						
66	121	0.00	0	0	205,720	0	0	205,720
67	122	0.00	0	0	205,720	0	0	205,720
68	123	0.00	0	0	205,720	0	0	205,720
69	124	0.00	0	0	205,720	0	0	205,720
70	125	0.00	0	0	205,720	0	0	205,720
		111,402.00						

THIS IS AN ILLUSTRATION ONLY. AN ILLUSTRATION IS NOT INTENDED TO PREDICT ACTUAL PERFORMANCE. INTEREST RATES OR VALUES SET FORTH IN THE ILLUSTRATION ARE NOT GUARANTEED, EXCEPT FOR THOSE ITEMS CLEARLY LABELED AS GUARANTEED.

THIS ILLUSTRATION IS NOT A POLICY CONTRACT.

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VALUABLE INFORMATION ABOUT YOUR ILLUSTRATION

Thank you for considering Security Life of Denver Insurance Company (the "Company") for your life insurance needs. We offer various life insurance products that have different features, benefits and costs. We are confident that, working with your professional insurance agent, you will find that one of our products is right for you. Your agent may work with many life insurance companies, and we are pleased that your agent is presenting one of our products to you.

If you decide to purchase a policy from us, we'd like you to understand how we will pay the selling agent. Agents earn sales compensation for each Company policy sold. The compensation is generally a percentage of the policy premiums you pay. The percentage may be higher for agents that sell a larger number of Company policies. Agents may receive additional compensation for each year a policy remains in force or for achieving certain sales volume levels. The actual percentage and amount of compensation paid will vary based on the specific circumstances of your purchase.

Agents may also receive additional non-cash compensation from us as a reward for things like achieving sales contest objectives or other measures. We also may pay for agent education, training or attendance at conventions, and may provide financing or other payments or benefits. In addition, some agents may be associated with independent marketing organizations ("IMOs") that have agreements with us. IMOs provide administrative services to independent agents and marketing support for our policies. The Company may make payments to IMOs that may be based on the amount of premium written with the Company by agents associated with the IMO.

This is a general discussion of the compensation we pay for the sale of our policies. We pay compensation and other sales expenses from our general assets and revenues, including amounts we earn from fees and charges under our policies. The price of an insurance policy is set by the Company and reflects the compensation we pay for the sale of the policies. It also covers costs we incur for the design, manufacture and service of our policies, for policy benefits and features including guarantees, and for the investment management needed to support the policies' values. We are committed to providing top-quality insurance products to our customers and are pleased that your professional insurance agent trusts us to deliver on your long-term insurance needs.

This illustration does not recognize the effect of inflation. As a result of inflation, the illustrated values have more purchasing power today than in the future.

The values illustrated comply with our interpretation of the Internal Revenue Code definition of life insurance.

All guarantees are based upon the financial strength and claims-paying ability of Security Life of Denver Insurance Company, who is solely responsible for all obligations under its policies.

PREMIUM OUTLAY. Premium outlay is the amount of premium assumed to be paid out-of-pocket by the policyowner or other premium payer. The amounts shown in this column are net of any cash taken from the policy by loan or partial withdrawal. Results will vary depending on when premiums are paid. Even if the premium outlay is zero, monthly deductions are still required to be taken from the account value. Depending on actual results, the premium payer may need to continue or resume premium payments.

Premium payments in excess of the scheduled premiums may be made; the excess premium may be subject to additional underwriting under the Company's underwriting rules in effect at that time. The amount and number of such excess premium payments may be limited by the Company.

DEATH BENEFIT QUALIFICATION TEST. This illustration uses the Guideline Premium Test to qualify the proposed policy as life insurance under Section 7702 of the Internal Revenue Code. Under the Guideline Premium Test, the premiums paid into the policy must never exceed the guideline premium limit. Additionally, a minimum corridor of death benefit in relation to cash value must be maintained.

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ING GUARANTEED DEATH BENEFIT UNIVERSAL LIFE II

A Flexible Premium Adjustable Life Insurance Policy
Security Life of Denver Insurance Company



MINIMUM MONTHLY PREMIUM. A minimum monthly premium of \$174.35 must be paid during each of the first 10 policy years to qualify for the Minimum Monthly Premium No Lapse Protection. The Minimum Monthly Premium No Lapse Protection guarantees that your policy will not lapse regardless of its cash surrender value if you have not taken any policy loans or withdrawals and you do not have any scheduled increases or unscheduled changes to the policy. Following this period, premium payments higher than this minimum premium may be required to keep the policy in force. Paying only the minimum premium does not guarantee continuation of the policy. In addition, you may be foregoing the advantage of potentially building the policy's account value.

IMPORTANT INFORMATION REGARDING THE ADJUSTABLE TERM INSURANCE RIDER. This policy provides you the option to purchase an Adjustable Term Insurance Rider ("ATR"). Working with your agent, you should consider whether a policy that provides part of the total death benefit as ATR coverage is a good choice for you. In making such a decision, you should consider several factors including:

1. **Cost of Insurance and Other Fees and Charges:** The cost of insurance rates and other fees and charges affect the cash value of the policy. The lower the cost of insurance and other fees and charges, the greater the policy's cash value. Accordingly, please be aware that:
 - The guaranteed maximum cost of insurance rates for coverage under the ATR are the same as the guaranteed maximum cost of insurance rates for coverage under the base policy; and
 - Some policy fees and charges that apply to coverage under the base policy may not apply to coverage under the ATR.
2. **Features and Benefits:** Certain features and benefits under the policy may be limited or unavailable for coverage under the ATR. You should consult your agent for further details.
3. **Compensation:** We generally pay less compensation on premiums paid for coverage under the ATR than we do on premiums paid for coverage under the base policy.

We are providing this information to help you make an informed decision regarding the type of life insurance coverage that is best for you. This discussion does not describe all of the terms and conditions or limitations of coverage under the base policy or the ATR and you should read the policy carefully to fully understand these terms and conditions and limitations. You should discuss with your agent how the use of the ATR will affect the costs, benefits, features and performance of the policy. You may ask your agent to show you illustrations based on different combinations of base coverage and ATR coverage so that you can decide which combination best meets your needs.

COST COMPARISON INDICES. 5.00% interest adjusted cost indices.

<u>Time Period</u>	<u>Surrender Cost Index</u>		<u>Net Payment Index</u>	
	<u>Guaranteed</u>	<u>Current</u>	<u>Guaranteed</u>	<u>Current</u>
Ten Years	12.03	9.68	12.03	12.03
Twenty Years	12.03	8.70	12.03	12.03

CONTINUATION OF COVERAGE. If the policy does not lapse and is not surrendered, the policy ceases upon the death of the insured, which may be later than the age shown on the illustration. If the policy is in force when the insured reaches attained age 121, the continuation of coverage feature is automatically effective where permitted by state law. All riders terminate and adjustable term insurance rider coverage is converted to base coverage. Only death benefit option 1 is available after attained age 121. No additional premium will be accepted. Policy loans and partial withdrawals are available, but may cause the policy to lapse. Increases in the death benefit are not permitted.

TAXATION. Tax laws are complex and change frequently. Changes in premium payments from those illustrated or other changes made to the illustrated policy after issue may result in classification as a Modified Endowment Contract (MEC). Distributions from a Modified Endowment Contract, including loans, are taxable as income in the year received to the extent that the account value of the policy prior to the distribution exceeds the total premiums paid. In addition, if classified as a MEC, distributions may be subject to an additional 10% income tax penalty. Neither ING nor its affiliated companies or representatives give tax or legal advice. For complete information on how distributions from this policy may affect your personal tax situation, always consult your professional tax advisor.

ISSUER. ING Guaranteed Death Benefit Universal Life II is a product of Security Life of Denver Insurance Company located at 1290 Broadway, Denver, CO 80203. Security Life of Denver Insurance Company is a member of the ING family of companies. Your agent/representative is Imeriti Inc., at Imeriti, Inc., 337 S. Cedros Ave., Suite G, Solana Beach, CA 92075. This product and some features of this product may vary by state or may not be available in all states. Policy Form Series #1174-12/07 (may vary by state).

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ING GUARANTEED DEATH BENEFIT UNIVERSAL LIFE II

A Flexible Premium Adjustable Life Insurance Policy

Security Life of Denver Insurance Company



FORM NUMBERS. Listed below are the standard form numbers for the Rider Benefits illustrated. Actual form numbers may vary by state.

Accelerated Death Benefit Rider: R2022-10/01

INITIAL PREMIUM LIMITS SUMMARY. The Guideline Premium Test is used in this illustration.

Lifetime Guarantee Annual Premium:	\$2,353.25
Minimum First Year Annual Premium:	\$2,092.20
Guideline Level Premium:	\$5,207.77
Guideline Single Premium:	\$58,028.27
MEC 7-Pay Premium:	\$12,014.32

This illustration is not valid without all pages.



ACCELERATED DEATH BENEFIT RIDER DISCLOSURE

READ YOUR RIDER CAREFULLY

This rider is intended to qualify as an accelerated death benefit under the Internal Revenue Code. It is provided at no charge. Receipt of the accelerated benefit could be taxable. You should consult your personal tax advisor to assess the impact of this benefit. Receipt of the accelerated benefit may adversely affect your eligibility for Medicaid or other government benefits or entitlements. The accelerated benefit is not intended to provide health, nursing home or long-term care insurance. The policy death benefit, cash values and loan values, if any, will be reduced if you receive an accelerated benefit under the rider.

- We will pay the accelerated benefit, at your request, subject to the provisions of the rider, if the insured has a terminal illness. A terminal illness is a non-correctable medical or physical condition that with reasonable medical certainty will result in the death of the insured in 12 months or less from the date of the physician statement. If this rider is attached to a joint and last survivor policy, you may not request payment of this benefit until there is only one surviving insured.
- You may request an acceleration of a portion of your eligible death benefit in an amount not to exceed the lesser of 75% of the eligible coverage or \$1,000,000. Amounts accelerated under this rider and any similar rider issued by us covering the insured will count toward that maximum. After the death benefit has been accelerated, the remaining face amount (or stated death benefit, if applicable) must be at least \$25,000. If the remaining face amount is less than \$25,000, the entire face amount must be accelerated, less any outstanding loan plus unpaid loan interest. The minimum amount you may accelerate is \$10,000. Limitations, as described in the Accelerated Death Benefit Rider may apply. The amount accelerated divided by the eligible coverage is the acceleration percentage. To determine the benefit amount, we will discount the acceleration amount to its present value and then deduct any pro-rated policy loan and accrued loan interest. The present value calculation uses a 12-month discount with an annual interest rate that will not exceed the greater of:
 1. the yield on 90-day Treasury bills on the day we receive your request for an acceleration benefits; or
 2. the statutory maximum policy loan interest rate.
- The accelerated benefit will be paid in a lump sum.

This summary provides a brief description of the important features of your Accelerated Death Benefit Rider. An example of the effect of the accelerated benefit is shown below*.

<u>Before Acceleration</u>		<u>Requested Acceleration = \$25,000</u>		<u>After Acceleration</u>	
Death Benefit	\$100,000.00	Acceleration Percentage	25%	Death Benefit	\$75,000.00
Cash Value*	\$30,000.00			Cash Value	\$22,500.00
Loan Balance	\$1,000.00			Loan Balance	\$750.00
Premium	\$1,000.00***			Premium	\$1,000.00***
		Less Acceleration Discount**	\$961.54		
		Less Accelerated Loan Balance	\$250.00		
		Net Payment to Owner	\$23,788.46		

* This example is illustrative only and is not intended to show actual values.
 ** Assumes hypothetical interest rate of 4.00%. The interest rate is set forth in your rider and may vary by state.
 ***The policy charges will be assessed based upon the new after acceleration death benefit. Your policy is a Flexible Premium policy. You may request an illustration using new assumptions to help you determine if a lower premium payment will be to your advantage. Please request the illustration from your agent or the ING Service Center. Your scheduled premium will not be changed until you instruct us to do so, as detailed in your policy.

I acknowledge that I have received and read this summary which has been furnished to me on this date.

 Signature of Proposed Insured

 Date

 Signature of Policyowner

 Date

 Signature of Imeriti Inc.

 Date

Form #145765

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