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From: Linda Senker
Chief Compliance Officer & Vice President

New Guidance on Use of Producer License Numbers, Designations and Seminars.

The Arkansas Insurance Department recently issued a directive, 2-2008, regarding advertising for annuity and life insurance producers licensed to sell in Arkansas. The Rule applies to any producer involved in any way with the sale, solicitation, negotiation, or procurement of annuities and life insurance occurring in Arkansas. Please follow the link below to view the bulletin in its entirety:

<http://www.insurance.arkansas.gov/Legal%20Dataservices/Directives/2-2008.pdf>

First, according to a new provision in the Arkansas Trade Practices Act, all advertisements must include the producer's Arkansas insurance license number. Effective immediately, producers must use the following language, or something similar, in order to comply with this requirement.

Arkansas Insurance Producer License Number #####

This information must be in the same type size used to display the producer's name or telephone number. Advertisements include business cards, letterhead, stationery, and any printed material defined as advertising distributed by the producer.

Second, producers should also take special notice of the provisions in Rule 17 Section 6. B. and Ark. Code Ann. §23-66-206 (15). Terms such as "financial planner", "investment advisor", "financial consultant", "financial advisor" or other similar terms cannot be used if the producer is engaged only in the sale of life and annuity products. These terms or designations can only be used if the producer is properly licensed to use these designations. Any designation used to misrepresent the actual expertise of the producer in any subject matter will be considered a violation of the Arkansas Insurance Code.

Third, producers are also required to identify the insurer or insurers and the policy forms in all advertisements. With regard to seminars, lunch and dinner meetings and similar functions, you should identify every insurance company with which you are appointed unless the function is limited to the products offered by only one carrier.

Finally, the best way to ensure compliance is to make sure your advertising is reviewed and approved by the ING home office, per ING Business Guidelines. Log in to ING for Professionals on www.ingannuities.com or review your ING Business Guidelines for the procedures for submitting advertising for review and approval.

If you have any questions or need additional information, please contact our sales desk. Thank you for your ongoing support and business.

Agent Use Only. Annuities are issued by ING USA Annuity and Life Insurance Company (Des Moines, IA) and ReliaStar Life Insurance Company of New York (Woodbury, NY). Only ReliaStar Life Insurance Company of New York is admitted, and its products issued within the state of New York. Both are members of the ING family of companies.