

Kentucky Adoption of the 2010 NAIC Model Suitability Regulation

The Kentucky Department of Insurance ("Kentucky") has amended its suitability requirements to substantially adopt the 2010 changes to the NAIC Suitability in Annuity Transactions Model regulation ("the Model").

Effective **January 1, 2012**, ReliaStar Life Insurance Company, ING Life Insurance and Annuity Company and ING USA Annuity and Life Insurance Company ("the Company") will implement the following requirements regarding the solicitation and sale of Individual Annuity Products (contracts used to fund certain types of employer-sponsored plans are exempt) in the State of Kentucky.

IMPORTANT - Required Action Prior to Solicitation

Prior to the solicitation of Company annuity contracts, all Insurance Producers selling or soliciting Individual Annuity Products in the State of Kentucky must:

1. Complete Company provided product-specific training. The company provided product-specific training has been required for all producers selling, soliciting, or negotiating individual annuities, regardless of jurisdiction, since September 15, 2011. It can be found at [Kaplan Education](#).
2. Complete a one-time four (4) credit hour annuity training course approved by the Kentucky Department of Insurance and provided by an approved vendor offering an Annuity Products Course. Alternatively, complete substantially similar training requirements of another state's approved courses to satisfy the NAIC Suitability in Annuity Transactions training requirement. You will need to verify with your CE provider that the course has been approved for NAIC Suitability in Annuity Transactions training use or contact the Kentucky Department of Insurance related to any questions surrounding courses approved for NAIC training use. Ensure that the Company receives confirmation of training completion.

If you have not taken a one-time four (4) credit hour annuity training course of another state that satisfies the State of Kentucky requirement, please read the following details to determine when you are required to fulfill the State of Kentucky Annuity Training requirement:

Existing Licensees on January 1, 2012:

If the insurance license and Life Insurance Line of Authority was issued before January 1, 2012 and is active on January 1, 2012, you may continue to sell, solicit, or negotiate the sale of annuities up to and until, July 1, 2012. To be able to sell, solicit, or negotiate the sale of annuities in the State of Kentucky on or after July 1, 2012, you must complete the one-time, 4 credit hour annuity training course and have adequate knowledge of the annuity product being recommended.

New Licensees on or after January 1, 2012:

If not insurance licensed prior to January 1, 2012 and a new Life Insurance Line of Authority is issued on or after January 1, 2012, you are required to complete a one-time, 4 credit hour annuity training course and have adequate knowledge of the product being recommended before selling, soliciting, or negotiating the sale of any type of annuity in the State of Kentucky.

COMPANY ANNUITY PRODUCTS SOLICITED FOR SALE IN THE STATE OF KENTUCKY WITHOUT FIRST COMPLETING THE ANNUITY TRAINING REQUIREMENTS LISTED ABOVE WILL BE RETURNED FOR RE-SOLICITATION.

Solicitation Requirements

During the solicitation process, all Insurance Producers selling or soliciting Individual Annuity Products in the State of Kentucky must continue to follow the Company's previously communicated business processes relating to a recommendation to purchase, exchange, or replace an annuity.

More information regarding Kentucky's amended Suitability in Annuity Transactions Regulations 806 KAR 9:220 and your annuity training requirements can be found in the following resources: <http://www.lrc.ky.gov/kar/806/009/220.htm>

Please review the ING Business Guidelines, which can be obtained at the ING for Professionals website: <https://www.ingforprofessionals.com>, or upon request to the Company by calling the number listed above.

Please click [here](#) for the NAIC Suitability Model Regulation state-by-state training dates guide.