



ReliaStar Life Insurance Company
250 Marquette Avenue, Suite 900
Minneapolis, Minnesota 55401

A member of the Voya™ family of companies

DISCLOSURE STATEMENT INFORMATION REGARDING ACCELERATED BENEFITS

The policy provides an accelerated benefit if the eligible insured is diagnosed with a terminal condition. This provides payment of a percentage of the death benefit otherwise payable, as noted in the policy or certificate, while the insured is living. The accelerated benefit payment reduces the amount of Life Insurance payable at death.

“Terminal condition” means an injury or sickness which is expected to result in the insured’s death within a time period specified in the policy or certificate, and from which there is no reasonable chance of recovery.

The cost of the accelerated benefit is incorporated into the cost of Life Insurance and is not a separately identifiable premium.

The **DEATH BENEFIT WILL BE REDUCED** if an accelerated benefit is paid. Here is an **example** of the effect of an accelerated benefit payment on coverage:

Life Insurance prior to acceleration	\$50,000
Amount to be accelerated:	\$25,000
Life Insurance following acceleration:	\$25,000

Continued premium payment is required in order to keep Life Insurance coverage in force. If the policy provides a Waiver of Life Insurance Premium Disability Benefit and a claim for this benefit has been approved, then no further premium payment is required.

Receipt of accelerated benefit payments may be taxable. The insured should seek assistance from a personal tax advisor prior to making a claim.

Receipt of accelerated benefit payments may adversely affect the insured’s eligibility for Medicaid or other government benefits or entitlements.