

GENERAL AGENT FIXED ANNUITY COMPENSATION SCHEDULE

ReliaStar Life Insurance Company
A member of the ING family of companies
20 Washington Ave. S Route 5600, Minneapolis, MN 55401
Phone: 866-ING-TSAS (toll-free)



Your commission will be the following percentage of the premium received by us. In no event shall commissions be payable on a policy after the 20th policy year on periodic premium and 10th policy year on transfers. This schedule is effective with business written on or after January 15, 2008.

TAX-SHELTERED ANNUITIES

ING Premier Flex Annuity¹

Periodic - Standard	% of Paid Premium		
	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 20
Issue Age Under 56	6.00	5.00	5.00
Issue Age 56 - 70	6.00	5.00	3.75
Issue Age 71 - 75	5.00	3.75	3.75
Issue Age Over 75	3.05	2.55	2.55
Periodic - Hi/Lo	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 20
Issue Age Under 56	9.50	3.75	2.75
Issue Age 56 - 70	6.00	5.00	3.75
Issue Age 71 - 75	5.00	3.75	3.75
Issue Age Over 75	3.05	2.55	2.55
Transfer	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 10
Issue Age Under 56	2.00	2.00	0
Issue Age 56 - 65	2.00	1.65	0
Issue Age 66 - 70	1.50	1.50	0
Issue Age 71 - 75	1.30	1.30	0
Issue Age Over 75	1.00	1.00	0

ING Premier 3 Annuity – Option A^{1, 11}

Transfer	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 10
Issue Age Under 66	4.50	0	0
Issue Age 66 - 70	3.40	0	0
Issue Age 71 - 75	2.95	0	0
Issue Age Over 75	2.30	0	0

ING Premier 3 Annuity Option C – Asset Trail¹¹

	Basis Points (1 basis point = 0.01%)
	Policy Years 1 - 20
Issue Age Under 66	55.0
Issue Age 66 - 70	45.0
Issue Age 71 - 75	40.0
Issue Age Over 75	35.0

ING Premier 5 Annuity²

Periodic	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 20
Issue Age Under 66	2.00	0	0
Issue Age 66 - 70	1.30	0	0
Issue Age Over 70	0.70	0	0
Transfer	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 10
Issue Age Under 56	2.00	2.00	0
Issue Age 56 - 65	2.00	1.65	0
Issue Age 66 - 70	1.30	1.30	0
Issue Age Over 70	0.70	0.70	0

TAX-SHELTERED ANNUITIES (Continued)

ING QuintaFlex³, for TX see 4 / ING Retirement Plus⁵

Periodic - Standard	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 20
Issue Age Under 56	5.00	5.00	5.00
Issue Age 56 - 70	5.00	5.00	3.75
Issue Age 71 - 75	4.00	3.75	3.75
Issue Age Over 75 (QuintaFlex)	2.50	2.50	2.50
Periodic - Hi/Lo	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 20
Issue Age Under 56	8.50	3.75	2.75
Issue Age 56 - 70	5.00	5.00	3.75
Issue Age 71 - 75	4.00	3.75	3.75
Issue Age Over 75 (QuintaFlex)	2.50	2.50	2.50
Transfer	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 10
Issue Age Under 56	5.00	5.00	2.00
Issue Age 56 - 65	5.00	4.00	1.80
Issue Age 66 - 70	3.75	3.75	1.60
Issue Age 71 - 75	3.25	3.25	1.40
Issue Age Over 75 (QuintaFlex)	2.50	2.50	1.15

ING Group QuintaFlex 50 (Enhanced A - Requires Home Office approval)⁶

Periodic	Policy Year 1	Policy Years 2 - 10	Policy Years 11 - 20
Issue Age Under 66	3.60	2.80	0
Issue Age 66 - 70	3.60	2.80	0
Issue Age 71 - 75	2.80	2.80	0
Transfer	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 20
Issue Age Under 66	3.60	2.80	0
Issue Age 66 - 70	2.80	2.40	0
Issue Age 71 - 75	2.40	2.05	0

ING Group QuintaFlex 100 (Enhanced B - Requires Home Office approval)⁶

Periodic	Policy Year 1	Policy Years 2 - 10	Policy Years 11 - 20
Issue Age Under 66	3.25	2.40	0
Issue Age 66 - 70	3.25	2.40	0
Issue Age 71 - 75	2.40	2.40	0
Transfer	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 20
Issue Age Under 66	3.25	2.40	0
Issue Age 66 - 70	2.40	2.05	0
Issue Age 71 - 75	2.05	1.60	0

ING Group QuintaFlex 50 and 100 Asset Trial - TSA Group only⁶

All Issue Ages	Basis Points (1 basis point = 0.01%)	
	Policy Years 1 - 5	Policy Years 6 - 20
Annual Rate	0	25.0
Quarterly Payout	0	6.25

ING SelectStep Annuity⁷

All Issue Ages	Policy Year 1
	3.10

ROTH 403(b)**ING Premier Flex Annuity¹**

Periodic - Standard	% of Paid Premium		
	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 20
Issue Age Under 56	6.00	5.00	5.00
Issue Age 56 - 70	6.00	5.00	3.75
Issue Age 71 - 75	5.00	3.75	3.75
Issue Age Over 75	3.05	2.55	2.55
Transfer	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 10
Issue Age Under 56	2.00	2.00	0
Issue Age 56 - 65	2.00	1.65	0
Issue Age 66 - 70	1.50	1.50	0
Issue Age 71 - 75	1.30	1.30	0
Issue Age Over 75	1.00	1.00	0

ING QuintaFlex³, for TX see 4 / ING Retirement Plus⁵

Periodic - Standard	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 20
Issue Age Under 56	5.00	5.00	5.00
Issue Age 56 - 70	5.00	5.00	3.75
Issue Age 71 - 75	4.00	3.75	3.75
Issue Age Over 75 (QuintaFlex)	2.50	2.50	2.50
Transfer	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 10
Issue Age Under 56	5.00	5.00	2.00
Issue Age 56 - 65	5.00	4.00	1.80
Issue Age 66 - 70	3.75	3.75	1.60
Issue Age 71 - 75	3.25	3.25	1.40
Issue Age Over 75 (QuintaFlex)	2.50	2.50	1.15

IRA/NONQUALIFIED ANNUITIES⁸**ING Premier 5 Annuity IRA²**

Periodic	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 20
Issue Age Under 66	2.00	0	0
Issue Age 66 - 70	1.30	0	0
Issue Age Over 70	0.70	0	0
Transfer	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 10
Issue Age Under 56	2.00	2.00	0
Issue Age 56 - 65	2.00	1.65	0
Issue Age 66 - 70	1.30	1.30	0
Issue Age Over 70	0.70	0.70	0

ING Premier 5 Annuity Nonqualified²

Periodic	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 20
Issue Age Under 56	1.00	0	0
Issue Age 56 - 65	1.00	0	0
Issue Age 66 - 70	0.65	0	0
Issue Age 71 - 75	0.35	0	0
Issue Age Over 75	0.35	0	0
Transfer	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 10
Issue Age Under 56	1.00	1.00	0
Issue Age 56 - 65	1.00	0.83	0
Issue Age 66 - 70	0.65	0.65	0
Issue Age 71 - 75	0.35	0.35	0
Issue Age Over 75	0.35	0.35	0

IRA/NONQUALIFIED ANNUITIES⁸ (Continued)**ING Retirement Plus⁵**

Periodic & Transfer	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 20
Issue Age Under 56	5.00	4.00	1.80
Issue Age 56 - 70	5.00	4.00	1.40
Issue Age 71 - 75	5.00	3.25	1.40
Issue Age Over 75	2.75	2.25	1.20

ING QuintaFlex³ IRA

Periodic & Transfer	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 20
Issue Age Under 56	5.00	4.00	1.80
Issue Age 56 - 60	5.00	4.00	1.40
Issue Age 61 - 65	3.75	3.00	1.15
Issue Age 66 - 70	3.50	2.90	1.05
Issue Age 71 - 75	3.50	2.35	1.05
Issue Age Over 75	1.25	1.10	0.55

ING QuintaFlex³ Nonqualified

Periodic & Transfer	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 20
Issue Age Under 56	4.50	3.75	1.40
Issue Age 56 - 60	4.50	3.75	1.00
Issue Age 61 - 65	2.00	1.80	0.70
Issue Age 66 - 70	2.00	1.80	0.70
Issue Age 71 - 75	2.00	1.40	0.70
Issue Age Over 75	1.25	1.10	0.55

ING Premier Flex Annuity IRA/Nonqualified¹

Periodic	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 20
Issue Age Under 56	6.00	5.00	5.00
Issue Age 56 - 65	6.00	5.00	3.75
Issue Age 66 - 70	6.00	5.00	3.75
Issue Age 71 - 75	5.00	3.75	3.75
Issue Age Over 75	3.75	3.15	3.15
Transfer	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 10
Issue Age Under 56	2.00	2.00	0
Issue Age 56 - 65	2.00	1.65	0
Issue Age 66 - 70	1.50	1.50	0
Issue Age 71 - 75	1.30	1.30	0
Issue Age Over 75	1.20	1.20	0

ING Premier 3 Annuity – Option A^{1,11}

Transfer	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 10
Issue Age Under 66	4.50	0	0
Issue Age 66 - 70	3.40	0	0
Issue Age 71 - 75	2.95	0	0
Issue Age Over 75	2.80	0	0

ING Premier 3 Annuity Option C – Asset Trail¹¹

	Basis Points (1 basis point = 0.01%)
	Policy Years 1 - 20
Issue Age Under 66	55.0
Issue Age 66 - 70	45.0
Issue Age 71 - 75	40.0
Issue Age Over 75	35.0

ING SelectStep Annuity⁷

All Issue Ages	Policy Year 1
	3.10

457 ANNUITIES

ING Retirement Plus Group 457⁵

Periodic	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 20
Issue Age Under 56			
First \$1,000 received	4.50	5.00	5.00
\$1,001 and over received	5.50	5.00	5.00
Issue Age 56 - 75			
First \$1,000 received	4.50	3.75	3.75
\$1,001 and over received	5.50	3.75	3.75
Transfer	Policy Year 1	Policy Years 2 - 5	Policy Years 6 - 10
Issue Age Under 56	5.00	5.00	0
Issue Age 56 - 75	3.75	3.75	0

ING Premier 3 Annuity 457 - Option A^{1, 11} (Rates are the same as ING Premier 3 Annuity TSA - Option A)

ING Premier Annuity 457 - Option C¹¹ (Rates are the same as ING Premier Annuity TSA - Option C)

ING Premier Flex Annuity 457¹ (Rates are the same as ING Premier Flex Annuity TSA)

ING QuintaFlex Group 457³, for TX see 4 (Rates are the same as QuintaFlex (Individual TSA))

ING MVA Annuity⁹

TSA, 457 AND IRA⁸

Term	% of Paid Premium									9 Year - Commissions available on request from Sales
	1 Year	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	8 Year	10 Year	
Option A										
Issue Age Under 76	0.950	1.400	1.900	1.900	1.900	2.550	4.250	4.750	5.750	
Issue Age Over 75	0.475	0.700	0.950	0.950	0.950	1.275	2.125	2.375	2.875	
Option B										
Issue Age Under 76	0.950	0.900	1.200	0.750	0.550	0.800	2.300	2.550	3.200	
Issue Age Over 75	0.475	0.450	0.600	0.375	0.275	0.400	1.150	1.275	1.600	
Annual Asset Trail (In Basis Points where 1 basis point = 0.01%)										
Option B										
Issue Age Under 76	0	50.0	50.0	50.0	50.0	50.0	50.0	50.0	50.0	
Issue Age Over 75	0	25.0	25.0	25.0	25.0	25.0	25.0	25.0	25.0	

ING MVA Annuity⁹

Nonqualified

Term	% of Paid Premium								
	1 Year	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	8 Year	10 Year
Option A									
Issue Age Under 76	0.550	0.850	1.400	1.600	1.750	2.150	3.500	4.300	5.300
Issue Age Over 75	0.275	0.425	0.700	0.800	0.875	1.075	1.750	2.150	2.650

ING StrataFlex Annuity^{8,10}

TSA, IRA, NQ, 457

Years	% of Paid Premium			
	Option A	Option B	Option C	Option D
Policy Years 1 - 3				
Issue Age Under 76	6.50	4.75	2.00	3.25
Issue Age Over 75 (Nonqualified Only)	4.90	3.55	1.50	2.45
Policy Years 4 - 6				
Issue Age Under 76	3.80	1.80	1.30	1.80
Issue Age Over 75 (Nonqualified Only)	2.85	1.35	1.00	1.35
Annual Asset Trail (In Basis Points where 1 basis point = 0.01%)				
Policy Year 1				
Issue Age Under 76	0	0	50.0	0
Issue Age Over 75 (Nonqualified Only)	0	0	37.5	0
Policy Years 2 - 10				
Issue Age Under 76	0	25.0	50.0	25.0
Issue Age Over 75 (Nonqualified Only)	0	18.5	37.5	18.5
Policy Years 11 - 20				
Issue Age Under 76	0	25.0	50.0	100
Issue Age Over 75 (Nonqualified Only)	0	18.5	37.5	75.0

REFERENCE

General Information

We will charge back any commission paid on an annuity where the annuitant dies within 12 months from the policy's issue date unless otherwise noted below. Issue Age is based upon the annuitant's age on last birthday with exception of Nonqualified sales of the ING MVA Annuity, ING SelectStep Annuity and ING StrataFlex Annuity, which are based upon the owner's age on his or her last birthday.

Asset Trail Commission Information

Asset trail commission is calculated based on the un-loaned accumulation value of the product. All asset trail commission rates are shown as an annual rate. The rate shown is a percentage (i.e., 0.25 = .25%), and should be divided by four since the asset trail commission is calculated and paid quarterly, beginning in the first (1st) full calendar quarter following the quarter that the first premium was applied on the policy. For example, if the first policy premium is applied in January, then the first asset trail commission will be calculated at the end of June of the same calendar year, and the amount will be determined by multiplying that June month-end policy value (as of the last business day of the quarter) by the annual rate, divided by four.

Replacement Business

The Company's rules and regulations shall govern the amount and time of payment of commissions on replacements, changes, transfers, or exchanges from a policy previously issued by the Company or an affiliate. For more information on ING's internal exchange guidelines, please refer to form number N.R.MS.80 on the VFC.

Footnotes

¹ For ING Premier 3 Annuity and ING Premier Flex Annuity, we will charge back 100% of the commissions paid as a percent of premium if the contractholder fully depletes all policy values in the first policy year (via surrender, annuitization, disability, terminal illness, extended confinement/hospital/nursing home, death, or for any other reason). In addition, as of 8/27/2004 we will chargeback a pro rata portion of commissions paid as a percent of premium if the contractholder takes any partial withdrawals within the first policy year.

² For ING Premier 5 Annuity, we will charge back 100% of commissions paid if the contractholder withdraws all or part of the contract value within the first 18 months from the contract issue date, via full or partial surrender, systematic withdrawals such as scheduled partial liquidations and required minimum distributions, full or partial annuitization, a death claim, or any other reason.

³ For ING QuintaFlex TSA, Roth 403(b) and 457 we will charge back 100% of commissions paid if the contractholder fully depletes all contract value in the first contract year from the issue date of the contract, via surrender, annuitization, disability, or extended confinement/hospital/nursing home, death or any other reason. For ING QuintaFlex IRA/NQ we will charge back 100% of commissions paid if the contractholder fully depletes all contract value in the first contract year from the issue date of the contract, via annuitization, disability, death or any other reason with one exception. For full surrenders, commissions are not charged back, except for those policies in which a nursing home or terminal illness rider is attached. For policies with these riders, the commission chargeback for a full surrender within the first contract year will be 100% of commission paid.

⁴ In Texas, commission rates are 0.25% less for ING QuintaFlex Individual TSA, Roth 403(b) and Group 457.

⁵ If an ING Retirement Plus policy is annuitized during policy years 1-5, the Company will charge back a portion of the commissions earned on the amount annuitized, according to the following schedule:

Percentage of Commission Rate				
Policy Year 1	Policy Year 2	Policy Year 3	Policy Year 4	Policy Year 5
70	60	50	40	30

Example: \$10,000 is annuitized from an ING Retirement Plus contract in Policy Year 2.
Your commissions were paid at the rate of 5%.
The chargeback rate is 60% of 5% = 3%.
You will be charged back 3% of the amount annuitized = \$300.

⁶ ING Group QuintaFlex 50 and 100 are available for new participants into existing group contracts. No new group contracts may be sold without pre-authorization by a Product Manager.

⁷ For ING SelectStep Annuity, we will chargeback 100% of the commissions paid if the contractholder fully depletes the entire contract value in the first year via surrender, death, annuitization, or for any other reason. Also, we will chargeback a pro-rata portion of commissions paid if the contract holder takes any partial withdrawal in the first policy year other than those for Required Minimum Distributions.

⁸ Commissions on Roth IRA options, whether elected at or after issue, are the same as base policy.

⁹ For each term of ING MVA Annuity, we will charge back 100% of paid commission for:

- Death of annuitant (owner for NQ cases) in the first 12 months of a new Term for age 76 and older
 - Depletion of all policy values in the first six months of a new Term Under the Terminal Illness, Extended Confinement, or Disability provision. For each term of ING MVA Annuity, we will charge back 50% of paid commission for:
 - Full surrenders or annuitization in the first six months of a new Term
 - Depletion of all policy values in months 7-12 of a new Term Under the Terminal Illness, Extended Confinement, or Disability provisions.
- For each term of ING MVA Annuity, we will charge back 25% of paid commission for full surrenders or annuitizations in months 7-12 of a new Term.

¹⁰ For the ING StrataFlex Annuity, the commission charge back schedule will be the same as #9 above with the exception that it will be based upon the issue date rather than the date the term begins. Option B is available for internal exchanges.

¹¹ The agent is responsible for selecting the commission option desired on the application form. If no selection is indicated, the policy will be set up using Option A as the default option and cannot be changed.