IMPORTANT INFORMATION ABOUT YOUR EMPLOYEE BENEFITS INSURANCE

ReliaStar Life Insurance Company, Minneapolis, MN
A member of the Voya® family of companies

This is a general discussion of possible compensation. Some, all or none of these payment arrangements may apply to your specific case.

Thank you for choosing Reliastar Life Insurance Company (the "Company") for your employee benefits insurance needs. We offer various employee benefits insurance products that have different features, benefits and costs. We are confident that, working with your professional insurance producer, broker, or consultant you have found that one or more of our products is right for you. Your producer, broker, or consultant may work with many employee benefits insurance companies, and we are pleased that they have presented one or more of our products to you. We would like you to understand how we may pay the selling producer, broker, or consultant.

There are generally three types of payments that may be made to producers, brokers and consultants:

1. Commissions: Producers, brokers, or consultants may earn a commission for each Company policy sold. The commission is generally a percentage of the policy premiums paid. The percentage may be higher for producers, brokers, or consultants that sell a larger number of Company policies. The actual percentage and amount of commission paid will vary based on the specific circumstances of the product(s) purchased.
2. Bonuses: Producers, brokers, or consultants may receive additional compensation based on a percentage of policy premiums paid for each year a policy remains in force and as rewards for things like achieving certain sales volume levels, sales contest objectives, or other measures. We also may pay for producer, broker, or consultant education, training or attendance at conventions, and may pay bonuses, provide advance commissions and/or loans with an expectation that the advancement and/or loans be repaid as new policies are issued, reimburse expenses or provide other payments or benefits.
3. Administrative/Service Fees: Producers, brokers, or consultants may provide administrative services and marketing support for a flat fee, a percentage of policy premiums paid, or, a fee based on the amount of commissions earned from the initial sale. The producers, brokers, or consultants may be associated with other brokers or consultants that may provide administrative services and marketing support for similar fees.

This is a general discussion of the compensation we pay for the sale of our policies. We pay commissions 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 our policies. It also covers other costs to design, manufacture and service our policies, fees associated with the cost of any applicable guarantees, the investment management needed to build cash values and pay benefits, and our profits.

We are committed to providing top-quality insurance products to our customers and are pleased that your professional insurance producer, broker, or consultant trusts us to deliver on your long term insurance needs.

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