

## ACCELERATED BENEFIT RIDER DISCLOSURE

Security Life of Denver Insurance Company  
A member of the ING family of companies  
ING Customer Service Center: PO Box 5065, Minot, ND 58702-5065



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### PLEASE READ YOUR RIDER CAREFULLY

This summary provides a brief description of some of the key features of the Accelerated Benefit Rider attached to your policy.

**Receipt of the Accelerated Benefit under the Rider could be taxable. You should consult your personal tax or legal advisor to assess the impact of benefits provided by the Rider. The Rider is not intended to be a qualified long-term care insurance contract under Section 7702B(b) of the Internal Revenue Code nor is it intended to be a non-qualified long-term care contract. Receipt of an Accelerated Benefit under the Rider may adversely affect your eligibility for Medicaid or other government benefits or entitlements.**

Please note the following about an Accelerated Benefit paid under the Rider:

- We will pay the Accelerated Benefit if the insured has a terminal illness or has been diagnosed as having one of the other life threatening or catastrophic Qualifying Conditions defined in the Rider. A terminal illness is a non-correctable illness or physical condition that will result in the death of the insured within 12 months or less. The other Qualifying Conditions generally require extraordinary medical intervention, continuous confinement in an eligible institution in which the insured is expected to remain for the rest of his or her life, or extensive or extraordinary medical treatment without which the insured's life span would be drastically limited. A valid claim will require the receipt, during the lifetime of the insured, of a signed physician statement that one or more of the Qualifying Conditions exists.
- The Accelerated Benefit may not exceed the lesser of 50% of the Eligible Death Benefit or \$1,000,000.00. The Accelerated Benefit will first be used to pay off any outstanding policy loans including accrued loan interest due. The remainder (less an administrative charge that will not exceed \$300) will be paid to the policyowner. Certain conditions and limitations, as described in the Rider, may apply.
- We will pay an Accelerated Benefit only once per policy. The availability of any future death benefit payment under your policy will be reduced if you receive an Accelerated Benefit.
- The premium payable on the underlying policy will not be affected by your receipt of an Accelerated Benefit under the Rider. Certain payments required to keep your policy in force that are not paid by you will be paid by us.
- A lien will be established against your policy for the Accelerated Benefit paid. Interest on the amount of the lien plus any amounts paid by us to keep the policy in force will be added to the lien and will further reduce your policy's value and the amount payable on the death of the insured. Additionally, amounts available under your policy through surrender, withdrawal or loan, if any, will also be reduced by the amount of the lien.
- Any changes to your policy will be detailed in the Accelerated Benefits Claim Form provided to you when the benefit is requested.
- The Accelerated Benefit will be paid in a lump sum unless you request and we agree to payment in some other manner.

A hypothetical example of the effect of a request for an Accelerated Benefit in the amount of \$50,000 from a policy with a \$60,000 policy account value, a \$100,000 eligible death benefit and a \$10,000 outstanding policy loan (including accrued loan interest) is illustrated below. This example is for illustrative purposes only and is not intended to show guaranteed or actual policy values or death benefits.

	Immediately Before Payment of the Accelerated Benefit	Immediately After Payment of the Accelerated Benefit
Eligible Death Benefit	\$100,000	\$100,000
Outstanding Policy Loan (including accrued loan interest)	\$10,000	\$0
Accelerated Benefit Requested		\$50,000
Accelerated Benefit Payable to Owner (the amount requested minus any outstanding policy loan and accrued loan interest, minus a \$300 administrative charge)		\$39,700
Accelerated Benefit Lien		\$50,000
<b>Death Benefit Payable to Beneficiary*</b>	<b>\$90,000</b>	<b>\$50,000</b>
Account Value	\$60,000	\$60,000
Hypothetical Surrender Charge	\$5,000	\$5,000
Lien	\$0	\$50,000
<b>Net Surrender Value</b>	<b>\$45,000</b>	<b>\$5,000</b>

\* Does not include interest on the lien from acceleration benefit date to the insured's date of death.

I acknowledge that I have received and read this summary, which has been furnished to me on this date.

Proposed Insured Signature \_\_\_\_\_ Date \_\_\_\_\_

Policyowner Signature \_\_\_\_\_ Date \_\_\_\_\_

Agent Signature \_\_\_\_\_ Date \_\_\_\_\_