

SERFF Tracking Number: INGD-126530176 State: Arkansas
 Filing Company: ReliaStar Life Insurance Company State Tracking Number: 45565
 Company Tracking Number: 155295-10
 TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
 Variable and Variable
 Product Name: 155295-10
 Project Name/Number: /

Filing at a Glance

Company: ReliaStar Life Insurance Company
 Product Name: 155295-10 SERFF Tr Num: INGD-126530176 State: Arkansas
 TOI: A02.11 Individual Annuities- Deferred Non- SERFF Status: Closed-Approved- State Tr Num: 45565
 Variable and Variable Closed
 Sub-TOI: A02.11.002 Flexible Premium Co Tr Num: 155295-10 State Status: Approved-Closed
 Filing Type: Form Reviewer(s): Linda Bird
 Author: Nancy Pare Disposition Date: 05/04/2010
 Date Submitted: 05/03/2010 Disposition Status: Approved-Closed
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Pending
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: This filing was submitted simultaneously in Minnesota, our state of domicile.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Group Market Size:
 Overall Rate Impact: Group Market Type:
 Filing Status Changed: 05/04/2010 Explanation for Other Group Market Type:
 State Status Changed: 05/04/2010
 Deemer Date: Created By: Nancy Pare
 Submitted By: Nancy Pare Corresponding Filing Tracking Number:
 Filing Description:
 RE: ReliaStar Life Insurance Company
 NAIC #229-67105, FEIN # 41-0451140
 Endorsements: 155295-10, 155296-10, 155297-10, 155298-10 and 155571-10

The above captioned forms are submitted on behalf of ReliaStar Life Insurance Company (RLIC) for the Department's review and approval. The forms are new and contain no unusual or possibly controversial items from normal company

SERFF Tracking Number: *INGD-126530176* State: *Arkansas*
Filing Company: *ReliaStar Life Insurance Company* State Tracking Number: *45565*
Company Tracking Number: *155295-10*
TOI: *A02.II Individual Annuities- Deferred Non- Variable and Variable* Sub-TOI: *A02.II.002 Flexible Premium*
Product Name: *155295-10*
Project Name/Number: */*

or industry standards.

Form 155295-10 endorses new issues of the fixed Individual Deferred Annuity Contract Form No. 04200 11-00 when issued in connection with a qualified plan established under Section 457 of the Code. The endorsement replaces the life-contingent annuity option tables and will be based on the same interest and mortality tables as contained in the underlying contract, but will be calculated on a unisex basis, as required by federal law. Although no changes have been made to Annuity Payout Table Option 3, the table is included in the endorsement. Existing customers under this contract will not receive this endorsement, but will instead receive Form 155298-10 described below.

Form 155296-10 endorses the fixed Individual Deferred Annuity Contract Form No. 04200 11-00 when issued for the nonqualified and IRA markets. The purpose of the endorsement is to correct the inadvertent reference to unisex rates instead of sex-distinct rates in the description of the rates that are shown in Annuity Payout Option One and Two tables in the contract. The Annuity Payout Option tables themselves have not changed. The endorsement will be issued with new contracts and mailed to existing customers.

Form 155297-10 endorses new issues of the combined variable and/or fixed Individual Deferred Retirement Annuity Contract Form No. 13077(AR) 7-99 when issued in connection with a qualified plan established under Section 457 of the Code. The endorsement replaces the life-contingent annuity option tables and will be based on the same interest and mortality tables as contained in the underlying contract, but will be calculated on a unisex basis, as required by federal law. Existing customers under this contract will not receive this endorsement, but will instead receive Form 155571-10 described below.

Form 155298-10 endorses for existing customers the fixed Individual Deferred Annuity Contract Form No. 04200 11-00 issued in connection with a qualified plan established under Section 457 of the Code. The endorsement replaces the life-contingent annuity option tables and will be based on the same interest and mortality tables as contained in the underlying contract, but will be calculated on a unisex basis, as required by federal law, and using the most favorable rate basis regardless of gender. The rates that will apply to existing customers will in all cases be equal to or better than the rates that would have applied to them under the original contract. Although no changes have been made to Annuity Payout Table Option 3, the table is included in the endorsement. The endorsement will be mailed to existing customers.

Form 155571-10 endorses for existing customers the combined variable and/or fixed Individual Deferred Retirement Annuity Contract Form No. 13077(AR) 7-99 issued in connection with a qualified plan established under Section 457 of the Code. The endorsement replaces the life-contingent annuity option tables and will be based on the same interest and mortality tables as contained in the underlying contract, but will be calculated on a unisex basis, as required by federal law, and using the most favorable rate basis regardless of gender. The rates that will apply to existing customers will in all cases be equal to or better than the rates that would have applied to them under the original contract. The endorsement will be mailed to existing customers.

SERFF Tracking Number: INGD-126530176 State: Arkansas
 Filing Company: ReliaStar Life Insurance Company State Tracking Number: 45565
 Company Tracking Number: 155295-10
 TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
 Variable and Variable
 Product Name: 155295-10
 Project Name/Number: /

The approval dates for Contracts 04200 11-00 and 13077(AR) 7-99 referenced above, are shown in the Forms List attached to the Supporting Documentation tab.

The endorsements are submitted in final printed form, subject to only minor modification in paper stock, ink, border, company logo, typographical errors, adaptation to computer printing and the possible inclusion of a barcode.

If you have any questions or require any additional information, please do not hesitate to contact me at (860) 580-2829, toll free at (800) 654-8065 (Ext. 580-2829) or by email at nancy.pare@us.ing.com.

Thank you for your consideration.

Company and Contact

Filing Contact Information

Nancy Pare, Contract Consultant Nancy.Pare@us.ing.com
 One Orange Way 860-580-2829 [Phone]
 Windsor, CT 06095 860-580-4842 [FAX]

Filing Company Information

ReliaStar Life Insurance Company CoCode: 67105 State of Domicile: Minnesota
 20 Washington Avenue South Group Code: 229 Company Type:
 Minneapolis, MN 55401 Group Name: State ID Number:
 (860) 654-8065 ext. [Phone] FEIN Number: 41-0451140

Filing Fees

Fee Required? Yes
 Fee Amount: \$250.00
 Retaliatory? No
 Fee Explanation: 5 forms @ \$50 per form = \$250.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
ReliaStar Life Insurance Company	\$250.00	05/03/2010	36155223

SERFF Tracking Number: *INGD-126530176* State: *Arkansas*
Filing Company: *ReliaStar Life Insurance Company* State Tracking Number: *45565*
Company Tracking Number: *155295-10*
TOI: *A02.11 Individual Annuities- Deferred Non- Variable and Variable* Sub-TOI: *A02.11.002 Flexible Premium*
Product Name: *155295-10*
Project Name/Number: */*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	05/04/2010	05/04/2010

SERFF Tracking Number: *INGD-126530176* State: *Arkansas*
Filing Company: *ReliaStar Life Insurance Company* State Tracking Number: *45565*
Company Tracking Number: *155295-10*
TOI: *A02.11 Individual Annuities- Deferred Non- Variable and Variable* Sub-TOI: *A02.11.002 Flexible Premium*
Product Name: *155295-10*
Project Name/Number: */*

Disposition

Disposition Date: 05/04/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *INGD-126530176* State: *Arkansas*
 Filing Company: *ReliaStar Life Insurance Company* State Tracking Number: *45565*
 Company Tracking Number: *155295-10*
 TOI: *A02.11 Individual Annuities- Deferred Non- Variable and Variable* Sub-TOI: *A02.11.002 Flexible Premium*
 Product Name: *155295-10*
 Project Name/Number: */*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Forms List		Yes
Form	Endorsement		Yes

SERFF Tracking Number: *INGD-126530176* State: *Arkansas*
 Filing Company: *ReliaStar Life Insurance Company* State Tracking Number: *45565*
 Company Tracking Number: *155295-10*
 TOI: *A02.11 Individual Annuities- Deferred Non- Variable and Variable* Sub-TOI: *A02.11.002 Flexible Premium*
 Product Name: *155295-10*
 Project Name/Number: */*

Form Schedule

Lead Form Number: 155295-10

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	155295-10	Policy/Cont Endorsement ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		51.900	155295-10.pdf
	155296-10	Policy/Cont Endorsement ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		51.700	155296-10.pdf
	155297-10	Policy/Cont Endorsement ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		51.800	155297-10.pdf
	155298-10	Policy/Cont Endorsement ract/Fraternal al	Initial		52.100	155298-10.pdf

SERFF Tracking Number: *INGD-126530176* State: *Arkansas*
 Filing Company: *ReliaStar Life Insurance Company* State Tracking Number: *45565*
 Company Tracking Number: *155295-10*
 TOI: *A02.11 Individual Annuities- Deferred Non- Variable and Variable* Sub-TOI: *A02.11.002 Flexible Premium*
 Product Name: *155295-10*
 Project Name/Number: */*

<p> Certificate: Amendmen t, Insert Page, Endorseme nt or Rider </p>	<p> 155571-10 Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider </p>	<p> Initial </p>	<p> 54.100 </p>	<p> 155571- 10.pdf </p>
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ReliaStar Life Insurance Company

ENDORSEMENT

This Endorsement is part of the contract to which it is attached. It is applicable to a contract issued in connection with a qualified plan established under Section 457 of the Code.

- A. Delete the section entitled **Annuity Payment Amount** under **Annuity Benefits** and replace with the following:

Annuity Payment Amount

The dollar amount of all payments is fixed during the entire period of an Annuity Payout, according to the provisions of the Annuity Payout Option selected.

Guaranteed minimum Annuity Payout Option One and Two rates are based upon 3% yearly interest and unisex rates derived from 1983 Mortality Table a. Guaranteed minimum Annuity Payout Option Three is based on 3% yearly interest.

Other Annuity Payout options may be available. Contact us for details.

In setting Annuity Payout rates, we consider many factors, including: investment yield rates; taxes; contract persistency; and other experience factors.

- B. The Annuity Payout Option Tables, as shown in the section entitled **Annuity Benefits**, of the underlying contract are replaced with the following tables:

**ANNUITY PAYOUT TABLE
OPTION ONE**

Installments for Life with or without a Fixed Period Certain
Monthly Income for Each \$1,000 of Contract Value

Age	Fixed Period in Months				Age
	None	120	None	120	
50	3.96	3.94	68	5.98	5.74
51	4.03	4.00	69	6.18	5.90
52	4.09	4.07	70	6.39	6.07
53	4.17	4.14	71	6.62	6.24
54	4.24	4.21	72	6.87	6.42
55	4.32	4.28	73	7.14	6.60
56	4.41	4.36	74	7.43	6.79
57	4.50	4.45	75	7.75	6.99
58	4.59	4.54	76	8.09	7.18
59	4.70	4.63	77	8.46	7.38
60	4.80	4.73	78	8.86	7.58
61	4.92	4.84	79	9.29	7.77
62	5.04	4.95	80	9.75	7.96
63	5.18	5.06	81	10.26	8.15
64	5.32	5.19	82	10.81	8.32
65	5.47	5.32	83	11.40	8.48
66	5.63	5.45	84	12.03	8.64
67	5.80	5.59	85	12.72	8.78

Instead of monthly installments, yearly, semi-annual or quarterly installments may be selected.

Amounts for ages not shown in this table may be obtained on request.

**ANNUITY PAYOUT TABLE
OPTION TWO**

Joint and Survivor Annuity
Monthly Income for Each \$1,000 of Contract Value

Payee's Age	Joint Payee's Age								
	45	50	55	60	65	70	75	80	85
50	3.43	3.55	3.65	3.74	3.81	3.87	3.90	3.93	3.94
55	3.50	3.65	3.81	3.94	4.06	4.15	4.22	4.26	4.29
60	3.56	3.74	3.94	4.15	4.33	4.49	4.60	4.69	4.74
65	3.60	3.81	4.06	4.33	4.61	4.86	5.07	5.23	5.33
70	3.63	3.87	4.15	4.49	4.86	5.25	5.60	5.90	6.10
75	3.65	3.90	4.22	4.60	5.07	5.60	6.16	6.68	7.09
80	3.66	3.93	4.26	4.69	5.23	5.90	6.68	7.51	8.26
85	3.67	3.94	4.29	4.74	5.33	6.10	7.09	8.26	9.47

Amounts for ages not shown in this table may be obtained upon request.

**ANNUITY PAYOUT TABLE
OPTION THREE**

Guaranteed Minimum Yearly and Monthly Installments
for Each \$1,000 of Contract Value

No. of Years Payable	Amount of Installments	
	Yearly	Monthly
10	113.82	9.61
11	104.93	8.86
12	97.54	8.24
13	91.29	7.71
14	85.95	7.26
15	81.33	6.87
16	77.29	6.53
17	73.74	6.23
18	70.59	5.96
19	67.78	5.73
20	65.26	5.51
21	62.98	5.32
22	60.92	5.15
23	59.04	4.99
24	57.33	4.84
25	55.76	4.71
26	54.31	4.59
27	52.97	4.47
28	51.74	4.37
29	50.60	4.27
30	49.53	4.18

Annual, semi-annual and quarterly installments may be selected and shall be actuarially equivalent.
Amounts for ages not shown in this table may be obtained upon request.

This Endorsement shall be effective on the effective date of the contract.



President
ReliaStar Life Insurance Company

ReliaStar Life Insurance Company

ENDORSEMENT

The contract is hereby endorsed as follows:

Delete the section entitled **Annuity Payment Amount** under **Annuity Benefits** and replace with the following:

Annuity Payment Amount

The dollar amount of all payments is fixed during the entire period of an Annuity Payout, according to the provisions of the Annuity Payout Option selected.

Guaranteed minimum Annuity Payout Option One and Two rates are based upon 3% yearly interest and sex-distinct rates derived from 1983 Mortality Table a. Guaranteed minimum Annuity Payout Option Three is based on 3% yearly interest.

Other Annuity Payout options may be available. Contact us for details.

In setting Annuity Payout rates, we consider many factors, including: investment yield rates; taxes; contract persistency; and other experience factors.

The Annuity Payout Tables, as shown in the section entitled Annuity Benefits of the underlying contract, are not changed as a result of this endorsement.

Endorsed and made part of the contract on the effective date of the contract.



President
ReliaStar Life Insurance Company

ReliaStar Life Insurance Company

ENDORSEMENT

This Endorsement is part of the contract to which it is attached. It is applicable to a contract issued in connection with a qualified plan established under Section 457 of the Code.

- A. Delete the section entitled **Fixed Annuity Payouts** under **Annuity Benefits** and replace with the following:

Fixed Annuity Payouts

The dollar amount of all payments is fixed during the entire period of annuity payments, according to the provisions of the annuity payout option selected.

Guaranteed minimum Annuity Payout Option One and Two rates for Fixed Annuity Payouts are based upon 3% yearly interest and unisex rates derived from 1983 Mortality Table a.

Other Fixed Annuity Payout options may be available. Contact us for details.

In setting Fixed Annuity Payout rates, we consider many factors, including, but not limited to: investment yield rates; taxes; and contract persistency.

- B. The Annuity Payout Option Tables, as shown in the section entitled **Annuity Benefits**, of the underlying contract are replaced with the following tables:

**ANNUITY PAYOUT TABLE
OPTION ONE**

Installments for Life with or without a Fixed Period Certain
Monthly Income for Each \$1,000 of Contract Value

Fixed Period in Months					
Age	None	120	Age	None	120
50	3.96	3.94	68	5.98	5.74
51	4.03	4.00	69	6.18	5.90
52	4.09	4.07	70	6.39	6.07
53	4.17	4.14	71	6.62	6.24
54	4.24	4.21	72	6.87	6.42
55	4.32	4.28	73	7.14	6.60
56	4.41	4.36	74	7.43	6.79
57	4.50	4.45	75	7.75	6.99
58	4.59	4.54	76	8.09	7.18
59	4.70	4.63	77	8.46	7.38
60	4.80	4.73	78	8.86	7.58
61	4.92	4.84	79	9.29	7.77
62	5.04	4.95	80	9.75	7.96
63	5.18	5.06	81	10.26	8.15
64	5.32	5.19	82	10.81	8.32
65	5.47	5.32	83	11.40	8.48
66	5.63	5.45	84	12.03	8.64
67	5.80	5.59	85	12.72	8.78

Instead of monthly installments, yearly, semi-annual or quarterly installments may be selected.

Amounts for ages not shown in this table may be obtained on request.

**ANNUITY PAYOUT TABLE
OPTION TWO**

Joint and Survivor Annuity
Monthly Income for Each \$1,000 of Contract Value

Payee's Age	Joint Payee's Age								
	45	50	55	60	65	70	75	80	85
50	3.43	3.55	3.65	3.74	3.81	3.87	3.90	3.93	3.94
55	3.50	3.65	3.81	3.94	4.06	4.15	4.22	4.26	4.29
60	3.56	3.74	3.94	4.15	4.33	4.49	4.60	4.69	4.74
65	3.60	3.81	4.06	4.33	4.61	4.86	5.07	5.23	5.33
70	3.63	3.87	4.15	4.49	4.86	5.25	5.60	5.90	6.10
75	3.65	3.90	4.22	4.60	5.07	5.60	6.16	6.68	7.09
80	3.66	3.93	4.26	4.69	5.23	5.90	6.68	7.51	8.26
85	3.67	3.94	4.29	4.74	5.33	6.10	7.09	8.26	9.47

Amounts for ages not shown in this table may be obtained upon request.

This Endorsement shall be effective on the effective date of the contract.



President
ReliaStar Life Insurance Company

ReliaStar Life Insurance Company

ENDORSEMENT

This Endorsement is part of the contract to which it is attached. It is applicable to a contract issued in connection with a qualified plan established under Section 457 of the Code.

- A. Delete the section entitled **Annuity Payment Amount** under **Annuity Benefits** and replace with the following:

Annuity Payment Amount

The dollar amount of all payments is fixed during the entire period of an Annuity Payout, according to the provisions of the Annuity Payout Option selected.

Guaranteed minimum Annuity Payout Option One and Two rates are based upon 3% yearly interest and unisex rates derived from 1983 Mortality Table a. Guaranteed minimum Annuity Payout Option Three is based on 3% yearly interest.

Other Annuity Payout options may be available. Contact us for details.

In setting Annuity Payout rates, we consider many factors, including: investment yield rates; taxes; contract persistency; and other experience factors.

- B. The Annuity Payout Option Tables, as shown in the section entitled **Annuity Benefits**, of the underlying contract are replaced with the following tables. The rates shown in the tables below are equal to or more favorable than the rates shown in the contract.

**ANNUITY PAYOUT TABLE
OPTION ONE**

Installments for Life with or without a Fixed Period Certain
Monthly Income for Each \$1,000 of Contract Value

Fixed Period in Months					
Age	None	120	Age	None	120
50	4.27	4.22	68	6.73	6.28
51	4.34	4.29	69	6.97	6.44
52	4.43	4.37	70	7.23	6.61
53	4.51	4.45	71	7.51	6.78
54	4.60	4.54	72	7.80	6.96
55	4.70	4.62	73	8.12	7.14
56	4.80	4.72	74	8.45	7.32
57	4.91	4.82	75	8.82	7.49
58	5.03	4.92	76	9.21	7.67
59	5.15	5.03	77	9.62	7.84
60	5.28	5.14	78	10.07	8.01
61	5.42	5.26	79	10.55	8.17
62	5.57	5.39	80	11.06	8.33
63	5.74	5.52	81	11.62	8.48
64	5.91	5.66	82	12.20	8.61
65	6.10	5.81	83	12.82	8.74
66	6.29	5.96	84	13.47	8.86
67	6.50	6.11	85	14.17	8.97

Instead of monthly installments, yearly, semi-annual or quarterly installments may be selected.

Amounts for ages not shown in this table may be obtained on request.

**ANNUITY PAYOUT TABLE
OPTION TWO**

Joint and Survivor Annuity
Monthly Income for Each \$1,000 of Contract Value

Payee's Age	Joint Payee's Age								
	45	50	55	60	65	70	75	80	85
50	3.59	3.73	3.85	3.97	4.06	4.13	4.18	4.21	4.24
55	3.68	3.85	4.03	4.20	4.34	4.46	4.55	4.61	4.65
60	3.75	3.97	4.20	4.43	4.66	4.85	5.00	5.11	5.18
65	3.81	4.06	4.34	4.66	4.99	5.29	5.55	5.75	5.89
70	3.85	4.13	4.46	4.85	5.29	5.75	6.17	6.53	6.79
75	3.88	4.18	4.55	5.00	5.55	6.17	6.81	7.40	7.88
80	3.90	4.21	4.61	5.11	5.75	6.53	7.40	8.30	9.11
85	3.91	4.24	4.65	5.18	5.89	6.79	7.88	9.11	10.35

Amounts for ages not shown in this table may be obtained upon request.

**ANNUITY PAYOUT TABLE
OPTION THREE**

Guaranteed Minimum Yearly and Monthly Installments
for Each \$1,000 of Contract Value

No. of Years Payable	Amount of Installments	
	Yearly	Monthly
10	113.82	9.61
11	104.93	8.86
12	97.54	8.24
13	91.29	7.71
14	85.95	7.26
15	81.33	6.87
16	77.29	6.53
17	73.74	6.23
18	70.59	5.96
19	67.78	5.73
20	65.26	5.51
21	62.98	5.32
22	60.92	5.15
23	59.04	4.99
24	57.33	4.84
25	55.76	4.71
26	54.31	4.59
27	52.97	4.47
28	51.74	4.37
29	50.60	4.27
30	49.53	4.18

Annual, semi-annual and quarterly installments may be selected and shall be actuarially equivalent.

Amounts for ages not shown in this table may be obtained upon request.

This Endorsement shall be effective on the effective date of the contract.



President
ReliaStar Life Insurance Company

ReliaStar Life Insurance Company

ENDORSEMENT

This Endorsement is part of the contract to which it is attached. It is applicable to a contract issued in connection with a qualified plan established under Section 457 of the Code.

- A. Delete the section entitled **Fixed Annuity Payouts** under **Annuity Benefits** and replace with the following:

Fixed Annuity Payouts

The dollar amount of all payments is fixed during the entire period of annuity payments, according to the provisions of the annuity payout option selected.

Guaranteed minimum Annuity Payout Option One and Two rates for Fixed Annuity Payouts are based upon 3% yearly interest and unisex rates derived from 1983 Mortality Table a.

Other Fixed Annuity Payout options may be available. Contact us for details.

In setting Fixed Annuity Payout rates, we consider many factors, including, but not limited to: investment yield rates; taxes; and contract persistency.

- B. The Annuity Payout Option Tables, as shown in the section entitled **Annuity Benefits**, of the underlying contract are replaced with the following tables. The rates shown in the tables below are equal to or more favorable than the rates shown in the contract.

**ANNUITY PAYOUT TABLE
OPTION ONE**

Installments for Life with or without a Fixed Period Certain
Monthly Income for Each \$1,000 of Contract Value

Fixed Period in Months					
Age	None	120	Age	None	120
50	4.27	4.22	68	6.73	6.28
51	4.34	4.29	69	6.97	6.44
52	4.43	4.37	70	7.23	6.61
53	4.51	4.45	71	7.51	6.78
54	4.60	4.54	72	7.80	6.96
55	4.70	4.62	73	8.12	7.14
56	4.80	4.72	74	8.45	7.32
57	4.91	4.82	75	8.82	7.49
58	5.03	4.92	76	9.21	7.67
59	5.15	5.03	77	9.62	7.84
60	5.28	5.14	78	10.07	8.01
61	5.42	5.26	79	10.55	8.17
62	5.57	5.39	80	11.06	8.33
63	5.74	5.52	81	11.62	8.48
64	5.91	5.66	82	12.20	8.61
65	6.10	5.81	83	12.82	8.74
66	6.29	5.96	84	13.47	8.86
67	6.50	6.11	85	14.17	8.97

Instead of monthly installments, yearly, semi-annual or quarterly installments may be selected.

Amounts for ages not shown in this table may be obtained on request.

**ANNUITY PAYOUT TABLE
OPTION TWO**

Joint and Survivor Annuity
Monthly Income for Each \$1,000 of Contract Value

Payee's Age	Joint Payee's Age								
	45	50	55	60	65	70	75	80	85
50	3.59	3.73	3.85	3.97	4.06	4.13	4.18	4.21	4.24
55	3.68	3.85	4.03	4.20	4.34	4.46	4.55	4.61	4.65
60	3.75	3.97	4.20	4.43	4.66	4.85	5.00	5.11	5.18
65	3.81	4.06	4.34	4.66	4.99	5.29	5.55	5.75	5.89
70	3.85	4.13	4.46	4.85	5.29	5.75	6.17	6.53	6.79
75	3.88	4.18	4.55	5.00	5.55	6.17	6.81	7.40	7.88
80	3.90	4.21	4.61	5.11	5.75	6.53	7.40	8.30	9.11
85	3.91	4.24	4.65	5.18	5.89	6.79	7.88	9.11	10.35

Amounts for ages not shown in this table may be obtained upon request.

This Endorsement shall be effective on the effective date of the contract.



President
ReliaStar Life Insurance Company

SERFF Tracking Number: *INGD-126530176* State: *Arkansas*
 Filing Company: *ReliaStar Life Insurance Company* State Tracking Number: *45565*
 Company Tracking Number: *155295-10*
 TOI: *A02.11 Individual Annuities- Deferred Non- Variable and Variable* Sub-TOI: *A02.11.002 Flexible Premium*
 Product Name: *155295-10*
 Project Name/Number: */*

Supporting Document Schedules

Item Status: **Status Date:**

Satisfied - Item: Flesch Certification

Comments:

Attached is the Certification regarding Rule 19 and the Readability Certification.

Attachments:

AR Cert.pdf
 AR Read Cert.pdf

Item Status: **Status Date:**

Bypassed - Item: Application

Bypass Reason: Not applicable.

Comments:

Item Status: **Status Date:**

Satisfied - Item: Forms List

Comments:

Please find attached the Forms List which includes the endorsement form numbers submitted for review and approval, the applicable contract form numbers and the contract approval date.

Attachment:

AR Forms List.pdf

STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE

CARRIER: ReliaStar Life Insurance Company

FORM NUMBER(S)	FORM TITLE(S)
155295-10	Endorsement
155296-10	Endorsement
155297-10	Endorsement
155298-10	Endorsement
155571-10	Endorsement

I hereby certify that to the best of my knowledge and belief the above form submission complies with Rule and Regulation 19s10 as well as all applicable requirements for the State of Arkansas.

Nancy A. Pare

Signature of Officer or Representative

Nancy Pare
Name

Contract Analyst
Title and/or Business Affiliation

05/03/2010
Date



Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

Attn: Life and Health Division

Re: ReliaStar Life Insurance Company
NAIC # 229-67105, FEIN #41-0451140
Endorsements – 155295-10, et al

ReliaStar Life Insurance Company hereby certifies that this filing complies with the requirements of Arkansas Stat. Ann. 23-80-201 through 23-80-208, cited as the Life and Accident and Health Insurance Policy Language Simplification Act, and achieves the Flesch reading ease test scores as follows:

<u>Form #'s</u>	<u>Flesch Score</u>
155295-10	51.9
155296-10	51.7
155297-10	51.8
155298-10	52.1
155571-10	54.1

(Signature)

Assistant Secretary
(Title)

05-03-10
(Date)

**ReliaStar Life Insurance Company
Individual Annuity Contracts**

Arkansas

Endorsements 155295-10, 155296-10, 155297-10, 155298-10 and 155571-10
will endorse the following Individual Annuity Contracts.

Endorsement Form Number	Market	Contract Form Number	Contract Form Description	Contract Approval Date
155295-10	457	04200 11-00	Individual Deferred Annuity Contract Fixed	07/20/2001
155296-10	IRA/NQ			
155298-10	457			
155297-10	457	13077(AR) 7-99	Individual Deferred Retirement Annuity Contract Variable and/or Fixed	09/20/1999
155571-10	457			