

Financial Ratings

Each of the Voya™ family of life insurance companies has earned among the highest financial ratings from these independent rating services***:

A → A.M. Best

A- → Fitch

A3 → Moody's

A- → Standard & Poor's

***A.M. Best Company assigns ratings from A++ to F based on a company's financial strength and ability to meet obligations to contract holders. A (Excellent) is the 3rd highest of 15 ratings. Fitch assigns ratings from AAA to C based on company's financial strength. A- (Strong) is the 7th highest of 19 ratings. Moody's Investor Service (Moody's) assigns ratings from Aaa to C based on a company's financial security. A3 (Good) is the 7th highest of 21 ratings. Standard & Poor's assigns ratings from AAA to CC based on a company's financial security. A- (Strong) is the 7th highest of 20 ratings. Independent rating services evaluate insurance company financial strength. The ratings relate to an insurance company's ability to meet its claims and guarantees. The ratings do not apply to the safety or performance of any specific insurance product or any obligations of the variable investment option. The ratings are as of September 1, 2014 and are subject to change. For the most current ratings, access www.ambest.com, www.fitchratings.com, www.moodys.com and www.standardandpoors.com.

Before investing, carefully consider your need for life insurance coverage and the charges and expenses of the variable universal life insurance policy. Also consider the investment objectives, risks, fees, and charges of each underlying variable investment option. This and other information is contained in the prospectuses for the variable universal life insurance policy and the underlying variable investment options. Obtain these prospectuses from your registered representative, by calling 877-253-5050, or from Voya.com and read them carefully before investing.

Variable insurance products are subject to investment risk, are not guaranteed and will fluctuate in value. In addition, there is no guarantee that any variable investment option will meet its stated objective.

Life insurance products are issued by ReliaStar Life Insurance Company (Minneapolis, MN), ReliaStar Life Insurance Company of New York (Woodbury, NY) and Security Life of Denver Insurance Company (Denver, CO). Variable universal life insurance products are distributed by Voya America Equities, Inc. Within the state of New York, only ReliaStar Life Insurance Company of New York is admitted and its products issued. All are members of the Voya™ family of companies.

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138976 09/01/2014

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Voya™ Life Companies

It begins with a simple promise.

RETIREMENT
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We promise to be here when you need us.

You promise to help protect your financial future with one of the Voya™ family of life insurance companies – **and we promise to be here when you need us.** We trace our roots back to 1885.

It is a promise we work hard to meet every day.

And behind that promise stands an organization of thousands of people all working hard in your best interest. Developing the financial products you rely on and soundly investing the premiums you pay. Moreover, when you choose to purchase life insurance from us you put your faith in one of the world's largest and strongest financial entities.

The Voya™ family of life insurance companies



ReliaStar Life Insurance Company
ReliaStar Life Insurance Company
of New York (Woodbury, NY)
Security Life of Denver
Insurance Company

offers a full line of individual and survivorship (often called “second-to-die”) life insurance:

- Term Life
- Premium Endowment Term
- Indexed Universal Life
- Universal Life
- Variable Universal Life

Not all products are available in all states.

These are sold by independent financial professionals to help meet a variety of individual, family and business protection needs. Some term insurance is sold through on-line insurance quote shops as well as through specialized marketing efforts with select business partners.

Ask your Voya Life Companies' financial representative what type of life insurance may be able to meet your needs.



The Voya Life Companies and You

The Voya™ family of life insurance companies continues to work hard to make your future easier.

In the end, your life insurance purchase helps give you the potential to protect your financial goals and preserve your financial dreams by:

- Having the means to help pay for your child's college education
- Paying the mortgage down the road
- Supplementing retirement income
- Funding your estate planning
- Planning to help your parents with long term care expenses
- Buying that dream retirement home
- Taking a trip to that special place you never dared think about

And for business needs...

- Protecting the business against the sudden loss of one of the owners
- Rewarding and retaining key employees

They are your goals. Your dreams. And life insurance can help make them come true.

**Ask your Voya professional
how it begins
with a simple promise.**

