

Voya One-Year Term

Producer Guide



Look inside for: Single Life, Survivorship & New York rates

Term life insurance is issued by Security Life of Denver Insurance Company and ReliaStar Life Insurance Company of New York.

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Product Features

Voya One-Year Term & Voya One-Year Term NY

Voya One-Year Term and Voya One-Year Term NY are one-year, single life term life insurance products issued by Security Life of Denver Insurance Company, policy form # 1311-01/09 and ReliaStar Life Insurance Company of New York, policy form # 3311-01/09, all members of the Voya™ family of companies.

Voya Survivorship One-Year Term & Voya Survivorship One-Year Term NY

Voya Survivorship One-Year Term and Voya Survivorship One-Year Term NY are one-year, second-to-die term life insurance products issued by Security Life of Denver Insurance Company, policy form # 1312-01/09 and ReliaStar Life Insurance Company of New York, policy form # 3312-01/09, all members of the Voya™ family of companies. These products cover two insureds and pay proceeds on the second death.

Conversion Option

The policy may be exchanged for a select cash value policy issued by one of the Voya Life Companies no later than 12 months after the policy is issued or attained age 70. No evidence of insurability will be required and the rate class will be the most comparable to that of the term policy.

Issue Ages

15-99 (age nearest birthday)

Expiration

The policy is a one-year, nonrenewable term policy that expires at the end of the policy year.

Minimum Face Amount

\$50,000

Maximum Face Amount:

\$1 million to age 70
\$500,000 ages 71-79
\$250,000 to age 99

Underwriting Classes

Single Life - Male, Female and Unisex. No tobacco distinction
Survivorship - Joint equivalent age based on each insured's age. No tobacco distinction.

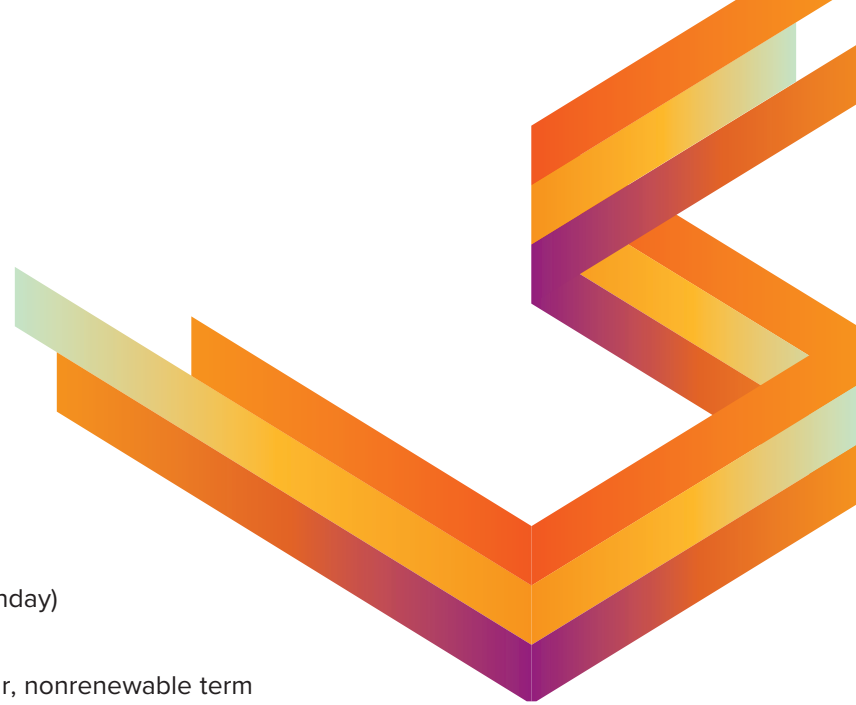
Modal Factors

Annual pay only

Note: Annual premium payment must accompany application.

Commissions

5% to writing agent



Voya One-Year Term & Voya One-Year NY Rates

Annual Rates Per \$1,000

Issue Age	Male	Female	Unisex	Issue Age	Male	Female	Unisex
15	0.71	0.38	0.64	58	1.58	1.22	1.51
16	0.75	0.39	0.68	59	1.70	1.36	1.63
17	0.79	0.39	0.71	60	1.84	1.58	1.79
18	0.77	0.37	0.69	61	1.95	1.75	1.91
19	0.71	0.37	0.64	62	2.08	1.93	2.05
20	0.64	0.37	0.59	63	2.26	2.11	2.23
21	0.59	0.35	0.54	64	2.52	2.28	2.47
22	0.58	0.35	0.53	65	2.86	2.34	2.76
23	0.57	0.33	0.52	66	3.17	2.38	3.01
24	0.56	0.33	0.51	67	3.50	2.42	3.28
25	0.56	0.32	0.51	68	3.84	2.62	3.60
26	0.53	0.31	0.49	69	4.22	2.93	3.96
27	0.49	0.31	0.45	70	4.64	3.14	4.34
28	0.46	0.32	0.43	71	5.16	3.56	4.84
29	0.41	0.32	0.39	72	5.73	3.99	5.38
30	0.39	0.32	0.38	73	6.36	4.51	5.99
31	0.37	0.32	0.36	74	7.07	5.15	6.69
32	0.36	0.32	0.35	75	7.85	5.69	7.42
33	0.35	0.33	0.35	76	8.61	6.45	8.18
34	0.36	0.33	0.35	77	9.38	7.28	8.96
35	0.37	0.34	0.36	78	10.24	8.23	9.84
36	0.38	0.35	0.37	79	11.20	9.34	10.83
37	0.38	0.36	0.38	80	12.24	9.88	11.77
38	0.39	0.39	0.39	81	13.41	10.41	12.81
39	0.41	0.41	0.41	82	14.67	11.77	14.09
40	0.42	0.42	0.42	83	16.02	13.18	15.45
41	0.44	0.44	0.44	84	17.48	14.59	16.90
42	0.47	0.46	0.47	85	19.07	14.60	18.18
43	0.51	0.48	0.50	86	22.25	16.21	21.04
44	0.54	0.53	0.54	87	25.79	18.05	24.24
45	0.58	0.53	0.57	88	29.76	20.06	27.82
46	0.63	0.54	0.61	89	34.12	22.22	31.74
47	0.68	0.54	0.65	90	38.87	28.64	36.82
48	0.74	0.59	0.71	91	42.73	31.41	40.47
49	0.80	0.64	0.77	92	46.37	34.32	43.96
50	0.85	0.69	0.82	93	50.41	37.41	47.81
51	0.90	0.75	0.87	94	54.64	40.71	51.85
52	0.94	0.80	0.91	95	59.15	45.61	56.44
53	1.01	0.85	0.98	96	85.94	66.26	82.00
54	1.09	0.92	1.06	97	101.84	78.22	97.12
55	1.17	0.96	1.13	98	110.76	85.41	105.69
56	1.31	1.00	1.25	99	114.95	88.64	109.69
57	1.45	1.10	1.38				

Policy Fee: \$100 Non-Commissionable

Voya Survivorship One-Year Term & Voya Survivorship One-Year Term NY Rates

Annual Rates Per \$1,000

Joint Equivalent Age	Rate	Joint Equivalent Age	Rate
15	0.15	58	0.17
16	0.15	59	0.17
17	0.15	60	0.18
18	0.15	61	0.20
19	0.15	62	0.21
20	0.15	63	0.22
21	0.15	64	0.23
22	0.15	65	0.24
23	0.15	66	0.26
24	0.15	67	0.28
25	0.15	68	0.30
26	0.15	69	0.32
27	0.15	70	0.34
28	0.15	71	0.36
29	0.15	72	0.38
30	0.15	73	0.41
31	0.15	74	0.44
32	0.15	75	0.46
33	0.15	76	0.54
34	0.15	77	0.60
35	0.15	78	0.68
36	0.15	79	0.78
37	0.15	80	0.89
38	0.15	81	1.02
39	0.15	82	1.16
40	0.15	83	1.33
41	0.15	84	1.53
42	0.15	85	1.76
43	0.15	86	2.52
44	0.15	87	2.96
45	0.15	88	3.48
46	0.15	89	4.10
47	0.15	90	4.85
48	0.15	91	5.45
49	0.15	92	6.34
50	0.15	93	7.37
51	0.15	94	8.54
52	0.15	95	9.84
53	0.15	96	11.33
54	0.15	97	13.53
55	0.15	98	16.90
56	0.15	99	24.25
57	0.16		

Calculate the difference between the two ages. Look at the chart below to find the additional amount to be added to the younger age to determine the joint equivalent age.

Joint Equivalent Age Calculation Chart

Age Difference in Years	Increase to Younger Age
0 Years	0 Years
1-2 Years	1 Year
3-4 Years	2 Years
5-6 Years	3 Years
7-8 Years	4 Years
9-10 Years	5 Years
11-13 Years	6 Years
14-16 Years	7 Years
17-20 Years	8 Years
21-25 Years	9 Years



For assistance in your next case, call your Voya Life Companies' representative or **866.464.7355**



Log in to Voya for Professionals at voyaprofessionals.com

Voya One-Year Term, policy form # 1311-01/09, may vary by state and may not be available in all states, is issued by Security Life of Denver Insurance Company (Denver, CO), a member of the Voya™ family of companies.

Voya One-Year Term NY, policy form # 3311-01/09, may vary by state and may not be available in all states, is issued by ReliaStar Life Insurance Company of New York (Woodbury, NY), a member of the Voya™ family of companies. Only ReliaStar Life Insurance Company of New York is admitted, and its products issued, within the state of New York.

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All guarantees are based upon the financial strength and claims-paying ability of Security Life of Denver Insurance Company and ReliaStar Life Insurance Company of New York, who are solely responsible for the obligations under their own policies.

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