

M. GALE LEMMON #4363
Assistant Attorney General
JOHN E. SWALLOW #5802
Attorney General
Attorneys for Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, UT 84114
Telephone (801) 538-3872

BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF UTAH

IN RE:

:
: ADOPTION OF REGULATORY
: SETTLEMENT AGREEMENT

ING LIFE INSURANCE AND ANNUITY CO.,
ING U.S. INC., ING USA ANNUITY AND LIFE
INSURANCE CO., MIDWESTERN UNITED
LIFE INSURANCE CO., RELIASTAR LIFE
INSURANCE CO., RELIASTAR LIFE
INSURANCE CO. OF NEW YORK, and
SECURITY LIFE OF DENVER INSURANCE CO.:

Docket No. 2013-122 AD

WHEREAS, a Regulatory Settlement Agreement (“the Agreement”) has been entered into between ING Life Insurance and Annuity Company, ING U.S., Inc., ING USA Annuity and Life Insurance Company, Midwestern United Life Insurance Company, ReliaStar Life Insurance Company, ReliaStar Life Insurance Company of New York, and Security Life of Denver Insurance Company (“the Companies”) and the chief insurance regulators of Florida, California, Illinois, Connecticut, North Dakota, Pennsylvania and New Hampshire (“the Lead Departments”), which agreement is dated August 13, 2013, as a result of a Multi-State Market Conduct Examination of the Companies’ settlement practices, procedures and policies administration relating to claims, and the use of the Social Security Death Master File or similar database or service, including the companies’

efforts to identify the owners and beneficiaries of unclaimed Proceeds; and

WHEREAS, the Companies have agreed to Business Reforms in regard to settlement practices, procedures and policies administration relating to claims, and the use of the Social Security Death Master File or similar database or service, including the companies' efforts to identify the owners and beneficiaries of unclaimed; and

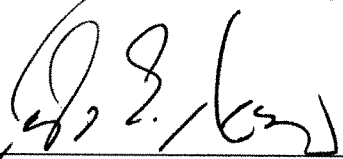
WHEREAS, the Utah Insurance Commissioner has determined that it is in the best interests of the citizens of the State of Utah that the Utah Insurance Department participate in the settlement of the subject matter of the Regulatory Settlement Agreement;

NOW THEREFORE, IT IS HEREBY ORDERED:

The Commissioner of the Utah Insurance Department hereby adopts, agrees and approves the Regulatory Settlement Agreement dated August 13, 2013, by and between the Companies and the Lead Departments.

DATED this 16th day of September, 2013.

TODD E. KISER
INSURANCE COMMISSIONER



Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, UT 84114
Telephone (801) 538-3800

CERTIFICATE OF MAILING

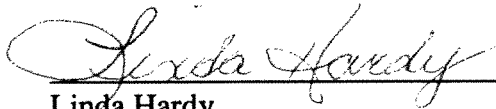
I do hereby certify that on this date I e-mailed to Stephanie.Brown@flor.com and mailed, by certified mail, postage prepaid, a true and correct copy of the attached:

Adoption of Regulatory Settlement Agreement

To the following:

Stephanie Brown
Florida Office of Insurance Regulation
200 E Gaines Street
Tallahassee, FL 32301

DATED this 17th day of September, 2013



Linda Hardy
Utah Department of Insurance
Market Conduct
State Office Building, Room 3110
Salt Lake City, UT 84114-6901