



Mr. Mark F. Walter, CEBS
Regional Marketing Representative
ING Employee Benefits
7701 Greenbelt Road, Suite 500
Greenbelt, MD 20770

Dear Mr. Walter:

The Board of Education has completed its review and voted unanimously to approve your proposal on June 9, 2011. In turn, through the authority granted to Bolton Partners, Inc. (as consultant) by the Howard County Public Schools (HCPS) Department of Purchasing, we are pleased to inform you that ReliaStar Life Insurance Company (ING) has been awarded the following coverage lines as a result of this recent public bid, effective January 1st, 2012:

- Voluntary Whole Life insurance coverage with the optional Long-Term Care Rider.
- Voluntary Accident insurance coverage

Conditions of implementation are:

1. Insurance coverage is completely voluntary for the employee and for the dependents where eligible for coverage.
2. Whole Life insurance coverage is owned by the employee and/or spouse and is an individual insurance contract by and between such parties and ReliaStar Life Insurance Company.
3. Payroll deductions are made by HCPS as a courtesy to all involved.
4. The lines of coverage are Premier Whole Life Insurance and Accident*
5. The level of employee access (departmentally) will dictate underwriting guidelines for each enrollment.
6. The enrollment subcontractor is The Farmington Company, as outlined in your response and many discussions. No substitutions are permitted.
7. We understand that all insurance coverage is underwritten by ReliaStar Life Insurance Company and not through any other firm. ReliaStar Life is understood to be a licensed insurance entity in the jurisdiction(s) within which the enrollment will take place.

**HCPS understands that due to filing reasons in various jurisdictions, ReliaStar Life's Compass Accident may be utilized and that ING's LTC rider under the Whole Life may differ from state-to-state.*

Failure to comply with any of the above requirements during the life of the contract may void the right for future enrollments.

Any request from another public entity to "piggyback" off of such contract will require agreement to accept the above conditions of implementation (listed above) and:

- Concurrence and implementation by Mark Walter, ReliaStar Life. You must contact Mr. Walter via his e-mail address at: mark.walter@us.ing.com. Tel: 301.486.3413
- Concurrence by Howard County Public Schools Purchasing Office is already implied by way of this letter. Should you need to contact me for anything, you can reach me at douglas.pindell@hcpss.org.

Regards,

Douglas Pindell
Director of Purchasing

Cc: file