

PERFORMANCE UPDATE

ReliaStar Life Insurance Company

ING Advantage Century

Separate Account N, Non-Standardized Returns without a Deferred Sales Charge

Average Annual Total Returns as of: 09/30/2010 (shown in percentages)

Variable annuities are long-term investment vehicles designed for retirement purposes which allow you to allocate contributions among variable investment options that have the potential to grow tax-deferred with an option to receive a stream of income at a later date. Early withdrawals from variable annuities may be subject to surrender charges, and if taken prior to age 59 1/2, a 10% IRS penalty may apply. Withdrawals will also reduce the applicable death benefit and cash surrender value/account value.

The performance data quoted represents past performance. Past performance does not guarantee future results. For month-end performance which may be lower or higher than the performance data shown please call 1-877-884-5050. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.

These numbers reflect total Separate Account charges of 1.40% on an annual basis and a pro-rata portion of the Maintenance / Administrative Fee of \$30.00 deducted annually. A Deferred Sales Charge is not reflected; if reflected, this charge would decrease the performance shown. They also assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses.

Depending upon the type of contract in which you participate, you have either received prospectuses and/or prospectus summaries for the separate account and the funds/variable investment options (vios). You should consider the investment objectives, risks and charges, and expenses of the variable product and its underlying fund options carefully before investing. The prospectus contains this and other information. Anyone who wishes to obtain a free copy of the separate account and/or fund/vios prospectuses may call their ING representative or the number above. Please read the prospectus or prospectus summaries carefully before investing.

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. The fund inception date indicates the inception date of the underlying investment portfolio, which may precede the portfolio's inclusion in the product.

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
Stability of Principal									
Money Market									
Fidelity® VIP Money Market Portfolio - Initial Class (1)(2)	-0.32	-0.52	-1.14	-1.42	0.08	1.31	1.01		04/01/1982
<i>The 7-day annualized Subaccount yield as of 09/30/2010 is -1.45%, which more closely reflects current earnings. (13)</i>									
ING Liquid Assets Portfolio - Institutional Class (1)(3)(4)	-0.33	-0.54	-1.22	-1.46	-0.13	1.20	0.84		01/24/1989
<i>The 7-day annualized Subaccount yield as of 09/30/2010 is -1.50%, which more closely reflects current earnings. (13)</i>									
Bonds									
High Yield Bond									
ING Pioneer High Yield Portfolio - Initial Class	4.88	7.96	8.51	11.96	7.09			6.77	01/03/2006
Pioneer High Yield VCT Portfolio - Class I	5.10	8.00	7.71	13.88	2.34	3.86	5.83		05/01/2000
Inflation-Protected Bond									
PIMCO VIT Real Return Portfolio - Admin Class	0.95	3.12	8.05	10.13	6.37	4.26	6.45		09/30/1999
Intermediate-Term Bond									
Fidelity® VIP Investment Grade Bond Port - Initial Class	0.03	2.38	7.31	8.10	5.68	4.21	4.66		12/05/1988
ING Intermediate Bond Portfolio - Class I	0.37	2.98	9.09	10.83	3.18	2.93	4.10		05/23/1973
ING PIMCO Total Return Portfolio - Initial Class	0.24	2.91	7.72	8.09	6.93	5.46		4.83	05/01/2002
Short-Term Bond									
ING Limited Maturity Bond-S/NB AMT Limited Maturity Bd-I (5)	0.05	0.71	1.94	2.27	2.24	2.37	2.39		09/10/1984



Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
ING Limited Maturity Bond Portfolio - Service Class	0.05	0.71	1.94	2.27	2.24	2.39	2.74		01/24/1989
Asset Allocation									
<i>Lifecycle</i>									
ING Solution 2015 Portfolio - Initial Class	4.82	7.39	4.66	8.43	-3.52	0.83		1.65	04/29/2005
ING Solution 2025 Portfolio - Initial Class	7.68	10.50	4.13	8.43	-6.30	-0.29		0.89	04/29/2005
ING Solution 2035 Portfolio - Initial Class	8.60	11.83	3.99	8.70	-7.25	-0.38		0.94	04/29/2005
ING Solution 2045 Portfolio - Initial Class	9.50	12.63	3.96	8.67	-8.39	-0.81		0.84	04/29/2005
ING Solution Income Portfolio - Initial Class	2.93	5.48	5.35	7.99	0.02	2.09		2.32	04/29/2005
<i>Lifestyle</i>									
ING Strategic Allocation Conservative Portfolio - Class I	4.34	7.34	5.99	8.85	-2.52	0.52	1.12		07/05/1995
ING Strategic Allocation Growth Portfolio - Class I	8.08	11.52	3.79	7.80	-7.55	-1.35	-0.86		07/05/1995
ING Strategic Allocation Moderate Portfolio - Class I	6.19	9.53	4.94	8.43	-5.20	-0.43	0.12		07/05/1995
Balanced									
<i>Moderate Allocation</i>									
ING Balanced Port- I / Fidelity VIP Asset Man- I (5)	6.01	8.80	7.52	11.53	-5.57	-0.48	-0.44		09/06/1989
ING Balanced Portfolio, Inc. - Class I	6.01	8.80	7.52	11.53	-4.01	0.07	0.31		04/03/1989
ING MFS Total Return Portfolio - Service Class	4.37	6.41	2.97	5.55	-3.57	0.64	2.44		08/14/1998
ING T. Rowe Price Capital Appreciation Port - Serv Class	5.23	6.05	3.28	8.16	-1.84	2.60	6.89		01/24/1989
ING Van Kampen Equity Inc-I/Fidelity VIP II Asst Mg Gr-I (5)	5.58	7.86	2.17	4.84	-3.20	1.73	-0.61		01/03/1995
ING Van Kampen Equity and Income Portfolio - Initial Class	5.58	7.86	2.17	4.84	-3.20	1.15		1.75	12/10/2001
Large Cap Value									
<i>Large Blend</i>									
American Funds Insurance Series®-Growth Income Fund -Class 2	9.14	11.12	0.38	6.34	-9.23	-0.97	1.35		02/08/1984
Fidelity® VIP Contrafund® Portfolio - Initial Class	9.29	11.13	3.06	8.12	-7.89	0.49	1.61		01/03/1995
Fidelity® VIP Index 500 Portfolio - Initial Class	8.58	10.67	2.56	8.40	-8.66	-0.99	-2.14		08/27/1992
ING Davis New York Venture Portfolio - Initial Class	8.20	9.16	0.25	6.52	-8.71	-1.96		0.46	12/10/2001
ING Growth and Income Portfolio - Class I	9.43	10.44	2.20	6.96	-7.64	-0.42	-3.25		12/31/1979
ING Index Plus LargeCap Portfolio - Class I	8.04	10.82	2.65	8.31	-9.22	-1.94	-2.82		09/16/1996
ING Pioneer Fund Portfolio - Service Class	9.37	11.74	2.18	9.93	-8.63	-0.57		0.50	05/03/2005
ING Russell Large Cap Index Portfolio - Class I	8.19	10.12	0.37	6.09				-4.87	03/04/2008
ING U.S. Stock Index Portfolio - Institutional Class	8.59	10.67	2.38	8.17	-8.87	-1.21		0.65	05/03/2004
ING UBS US Large Cap Equity-I/Premier OpCapEquity (5)	8.94	10.82	1.16	6.79	-9.51	-1.80	0.33		08/01/1988
ING UBS U.S. Large Cap Equity Portfolio - Initial Class	8.94	10.82	1.16	6.79	-9.51	-2.01	-4.17		11/28/1997
Neuberger Berman AMT Socially Responsive Port® - Class I	9.49	8.78	7.49	12.99	-6.80	-0.05	1.99		02/18/1999
<i>Large Value</i>									
Fidelity® VIP Equity-Income Portfolio - Initial Class	8.93	10.41	1.80	5.24	-11.73	-2.25	0.09		10/09/1986
ING Lord Abbett Affl'd Port-I/Lord Abbt Ser Gr&Inc-V ++ (6)	7.77	9.04	2.65	4.49	-10.26	-2.00	0.34		12/11/1989
ING Lord Abbett Growth and Income Portfolio-Institutional Cl (7)	7.77	9.04	2.65	4.49	-10.26	-1.86	-0.60		02/01/2000
ING Pioneer Equity Income Portfolio - Institutional Class	7.63	9.72	6.92	13.59	-8.61			-8.13	05/11/2007
ING T. Rowe Price Equity Income Port. - Institutional Class (8)	7.37	9.41	2.37	7.35	-8.24	-0.66	2.37		01/24/1989
ING Van Kampen Comstock Portfolio - Initial Class	7.44	10.20	2.59	7.13	-8.70	-1.45		1.36	05/01/2002
ING Van Kampen Growth Inc-S/Premier VIT OpCap Manager (5)	7.59	9.56	-0.44	2.38	-7.90	-1.48	0.23		08/01/1988
ING Van Kampen Growth and Income Portfolio - Service Class	7.59	9.56	-0.44	2.38	-7.90	-1.13	0.13		10/04/1993
Large Cap Growth									
<i>Large Growth</i>									
American Funds Insurance Series® - Growth Fund - Class 2	9.66	11.36	4.53	9.04	-8.64	-0.03	-1.49		02/08/1984
ING BlackRock Large Cap Growth Portfolio - Inst Class	10.65	8.60	0.50	6.68	-8.98	-1.99		0.21	05/01/2002
ING Legg Mason ClearBridge Aggressive Growth Port - Initial	10.10	15.59	5.59	9.39	-7.85	-2.56	-6.55		11/28/1997
ING Marsico Growth Portfolio - Institutional Class (9)	10.39	12.59	4.01	10.11	-8.21	-1.16	-6.06		08/14/1998
ING Russell Large Cap Growth Index Portfolio - Class I	9.75	11.67	0.47	8.41				18.87	05/01/2009
ING T. Rowe Price Growth Equity Portfolio - Initial Class	12.49	13.50	3.66	12.69	-6.79	0.71	-1.20		11/28/1997
Small/Mid/Specialty									

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
Mid-Cap Blend									
ING Index Plus MidCap Portfolio - Class I	10.57	11.20	7.27	12.51	-6.25	-0.45	2.18		12/16/1997
Mid-Cap Growth									
ING FMR Diversified Mid Cap Portfolio - Service Class	11.22	15.37	15.83	20.37	-2.64	3.93		4.59	10/02/2000
ING MidCap Opportunities Portfolio - Class I	11.58	14.68	13.09	21.88	-0.23	5.55	-2.17		05/05/2000
ING Russell Mid Cap Growth Index Portfolio - Class S	11.84	14.07	9.25	15.94				28.12	05/01/2009
ING T. Rowe Price Div MidCap-I/Janus Aspen MidCap - I (10)	11.74	14.46	10.61	16.87	-4.43	2.11	-6.21		09/13/1993
ING T. Rowe Price Diversified Mid Cap Growth Port - Initial	11.74	14.46	10.61	16.87	-4.43	2.11		2.43	12/10/2001
Wanger Select	13.91	14.37	8.44	18.23	-5.64	3.65	5.78		02/01/1999
Mid-Cap Value									
ING JPMorgan Mid Cap Value Portfolio - Initial Class	8.87	9.62	8.76	14.41	-5.07	0.75		5.32	05/01/2002
ING Pioneer Mid Cap Value Portfolio - Service Class	9.14	10.13	4.70	7.70	-7.22	-0.30		1.08	04/29/2005
Lord Abbett Series Fund - Mid-Cap Value Port - Cl VC Shares	10.16	11.87	8.16	13.75	-9.08	-2.31	4.23		09/15/1999
Small Blend									
ING Index Plus SmallCap Portfolio - Class I	10.02	7.79	4.74	10.02	-8.13	-2.70	2.71		12/19/1997
ING JPMorgan Small CapEq-I/Premier VIT OpCap SmCap (5)	11.13	9.89	8.71	11.53	-4.27	2.18	5.07		08/01/1988
ING JPMorgan Small Cap Core Equity Portfolio - Inst Class (11)	11.13	9.89	8.71	11.53	-4.27	1.10		3.92	05/01/2002
Small Growth									
ING Baron Small Cap Growth Portfolio - Initial Class	9.87	8.46	7.42	12.82	-6.98	0.23		5.01	05/01/2002
ING SmallCap Opportunities Portfolio - Class I	12.09	12.24	12.15	16.17	-3.50	2.98	-5.23		05/06/1994
Wanger USA	11.88	12.31	4.61	10.41	-5.66	-0.44	4.67		05/03/1995
Small Value									
Franklin Small Cap Value Securities Fund - Class 2 (12)	12.75	11.84	7.61	8.94	-5.56	0.21	6.23		05/01/1998
ING American Century Small-Mid Cap Value Portfolio - Initial	8.63	8.88	7.14	13.57	-1.13	2.71		5.42	05/01/2002
Specialty - Natural Resources									
ING Global Resources Portfolio - Service Class	9.55	13.26	-1.34	6.11	-6.69	4.02	8.27		01/24/1989
Specialty - Real Estate									
ING Clarion Global Real Estate Portfolio - Inst Class	7.90	17.56	8.29	12.66	-9.74			-0.20	01/03/2006
Specialty - Technology									
ING BlackRock Science and Technology Opp Port - Class I	12.39	14.31	4.66	14.11	-2.59	3.88	-6.63		05/01/2000
Global / International									
Diversified Emerging Mkts									
ING JPMorgan Emerging Markets Equity Portfolio - Service Cla	12.04	20.45	12.72	21.42	-1.10	11.93	9.99		02/18/1998
Foreign Large Blend									
American Funds Insurance Series®-International Fund -Class 2	10.08	17.29	0.99	3.60	-6.41	3.79	1.71		05/01/1990
ING Artio Foreign Portfolio - Service Class	9.80	14.43	-0.90	1.19	-13.05	-0.64		3.39	05/01/2002
ING International Index Portfolio - Class S	9.86	16.87	0.02	1.15				-7.99	03/04/2008
Foreign Large Growth									
ING Marsico Intern'l Opp-I/Janus Aspen Intern'l Growth-I (5)	11.63	19.36	4.23	5.48	-10.72	4.32	0.97		05/02/1994
ING Marsico International Opportunities Port - Inst Class	11.63	19.36	4.23	5.48	-10.72	2.30		4.59	04/29/2005
Foreign Large Value									
ING International Value Portfolio - Class I	8.90	13.58	-3.33	-4.57	-12.24	-0.27	1.34		08/08/1997
ING Templeton Foreign Equity Portfolio - Initial Class	10.89	16.45	2.05	3.19	-8.08			1.10	01/03/2006
World Stock									
ING Oppenheimer Global-Int/Janus Aspen Worldwide Gr-Inst (10)	10.24	14.72	5.20	10.18	-6.88	1.44	-3.13		09/13/1993
ING Oppenheimer Global Portfolio - Initial Class	10.24	14.72	5.20	10.18	-6.88	1.44		4.37	05/01/2002

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

See Performance Introduction Page for Important Information

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

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Separate Account N, Non-Standardized Returns with a Deferred Sales Charge

Average Annual Total Returns as of: 09/30/2010 (shown in percentages)

The performance data quoted represents past performance. Past performance does not guarantee future results. For month-end performance which may be lower or higher than the performance data shown please call 1-877-884-5050. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.

These numbers reflect total Separate Account charges of 1.40% on an annual basis, a pro-rata portion of the Maintenance / Administrative Fee of \$30.00 deducted annually, and the applicable deferred sales charge, which declines over 6 years as follows: 7%, 7%, 6%, 5%, 4%, 2%. They also assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses.

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. The fund inception date indicates the inception date of the underlying investment portfolio, which may precede the portfolio's inclusion in the product.

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
Stability of Principal									
Money Market									
Fidelity® VIP Money Market Portfolio - Initial Class (1)(2)	-7.31	-7.50	-8.07	-8.33	-1.62	0.90	1.01		04/01/1982
<i>The 7-day annualized Subaccount yield as of 09/30/2010 is -1.45%, which more closely reflects current earnings. (13)</i>									
ING Liquid Assets Portfolio - Institutional Class (1)(3)(4)	-7.32	-7.52	-8.15	-8.38	-1.83	0.79	0.84		01/24/1989
<i>The 7-day annualized Subaccount yield as of 09/30/2010 is -1.50%, which more closely reflects current earnings. (13)</i>									
Bonds									
High Yield Bond									
ING Pioneer High Yield Portfolio - Initial Class	-2.48	0.39	0.90	4.11	5.27			5.85	01/03/2006
Pioneer High Yield VCT Portfolio - Class I	-2.27	0.42	0.16	5.89	0.60	3.44	5.83		05/01/2000
Inflation-Protected Bond									
PIMCO VIT Real Return Portfolio - Admin Class	-6.14	-4.11	0.47	2.40	4.56	3.84	6.45		09/30/1999
Intermediate-Term Bond									
Fidelity® VIP Investment Grade Bond Port - Initial Class	-6.98	-4.80	-0.22	0.52	3.89	3.79	4.66		12/05/1988
ING Intermediate Bond Portfolio - Class I	-6.67	-4.24	1.43	3.05	1.43	2.51	4.10		05/23/1973
ING PIMCO Total Return Portfolio - Initial Class	-6.80	-4.31	0.17	0.50	5.11	5.03		4.83	05/01/2002
Short-Term Bond									
ING Limited Maturity Bond-S/NB AMT Limited Maturity Bd-I (5)	-6.97	-6.35	-5.21	-4.91	0.50	1.95	2.39		09/10/1984
ING Limited Maturity Bond Portfolio - Service Class	-6.97	-6.35	-5.21	-4.91	0.50	1.98	2.74		01/24/1989
Asset Allocation									
Lifecycle									
ING Solution 2015 Portfolio - Initial Class	-2.53	-0.15	-2.68	0.82	-5.16	0.42		1.28	04/29/2005
ING Solution 2025 Portfolio - Initial Class	0.13	2.75	-3.17	0.83	-7.89	-0.69		0.51	04/29/2005
ING Solution 2035 Portfolio - Initial Class	0.98	3.98	-3.30	1.08	-8.82	-0.79		0.56	04/29/2005
ING Solution 2045 Portfolio - Initial Class	1.81	4.73	-3.34	1.04	-9.95	-1.21		0.46	04/29/2005
ING Solution Income Portfolio - Initial Class	-4.29	-1.92	-2.04	0.41	-1.68	1.68		1.93	04/29/2005
Lifestyle									

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
ING Strategic Allocation Conservative Portfolio - Class I	-2.98	-0.19	-1.44	1.21	-4.18	0.11	1.12		07/05/1995
ING Strategic Allocation Growth Portfolio - Class I	0.50	3.69	-3.49	0.24	-9.12	-1.75	-0.86		07/05/1995
ING Strategic Allocation Moderate Portfolio - Class I	-1.26	1.84	-2.42	0.82	-6.81	-0.83	0.12		07/05/1995
Balanced									
<i>Moderate Allocation</i>									
ING Balanced Port- I / Fidelity VIP Asset Man- I (5)	-1.43	1.17	-0.03	3.71	-7.17	-0.88	-0.44		09/06/1989
ING Balanced Portfolio, Inc. - Class I	-1.43	1.17	-0.03	3.71	-5.64	-0.33	0.31		04/03/1989
ING MFS Total Return Portfolio - Service Class	-2.95	-1.05	-4.25	-1.85	-5.21	0.23	2.44		08/14/1998
ING T. Rowe Price Capital Appreciation Port - Serv Class	-2.15	-1.39	-3.97	0.57	-3.50	2.18	6.89		01/24/1989
ING Van Kampen Equity Inc-I/Fidelity VIP II Asst Mg Gr-I (5)	-1.82	0.30	-5.00	-2.51	-4.85	1.32	-0.61		01/03/1995
ING Van Kampen Equity and Income Portfolio - Initial Class	-1.82	0.30	-5.00	-2.51	-4.85	0.75		1.75	12/10/2001
Large Cap Value									
<i>Large Blend</i>									
American Funds Insurance Series®-Growth Income Fund -Class 2	1.49	3.33	-6.66	-1.12	-10.77	-1.37	1.35		02/08/1984
Fidelity® VIP Contrafund® Portfolio - Initial Class	1.62	3.33	-4.17	0.54	-9.45	0.08	1.61		01/03/1995
Fidelity® VIP Index 500 Portfolio - Initial Class	0.97	2.90	-4.63	0.79	-10.21	-1.39	-2.14		08/27/1992
ING Davis New York Venture Portfolio - Initial Class	0.61	1.50	-6.79	-0.96	-10.26	-2.36		0.46	12/10/2001
ING Growth and Income Portfolio - Class I	1.75	2.69	-4.97	-0.54	-9.21	-0.82	-3.25		12/31/1979
ING Index Plus LargeCap Portfolio - Class I	0.46	3.05	-4.56	0.72	-10.77	-2.33	-2.82		09/16/1996
ING Pioneer Fund Portfolio - Service Class	1.70	3.90	-4.99	2.22	-10.18	-0.97		0.12	05/03/2005
ING Russell Large Cap Index Portfolio - Class I	0.60	2.40	-6.68	-1.35				-7.13	03/04/2008
ING U.S. Stock Index Portfolio - Institutional Class	0.97	2.91	-4.80	0.58	-10.41	-1.61		0.65	05/03/2004
ING UBS US Large Cap Equity-I/Premier OpCapEquity (5)	1.30	3.04	-5.94	-0.70	-11.04	-2.19	0.33		08/01/1988
ING UBS U.S. Large Cap Equity Portfolio - Initial Class	1.30	3.04	-5.94	-0.70	-11.04	-2.41	-4.17		11/28/1997
Neuberger Berman AMT Socially Responsive Port® - Class I	1.81	1.15	-0.05	5.07	-8.39	-0.46	1.99		02/18/1999
<i>Large Value</i>									
Fidelity® VIP Equity-Income Portfolio - Initial Class	1.29	2.67	-5.34	-2.14	-13.23	-2.65	0.09		10/09/1986
ING Lord Abbett Aff'd Port-I/Lord Abbt Ser Gr&Inc-V ++ (6)	0.21	1.39	-4.55	-2.84	-11.78	-2.40	0.34		12/11/1989
ING Lord Abbett Growth and Income Portfolio-Institutional Cl (7)	0.21	1.39	-4.55	-2.84	-11.78	-2.26	-0.60		02/01/2000
ING Pioneer Equity Income Portfolio - Institutional Class	0.08	2.03	-0.58	5.63	-10.16			-9.51	05/11/2007
ING T. Rowe Price Equity Income Port. - Institutional Class (8)	-0.16	1.74	-4.81	-0.18	-9.80	-1.06	2.37		01/24/1989
ING Van Kampen Comstock Portfolio - Initial Class	-0.10	2.47	-4.61	-0.38	-10.26	-1.85		1.36	05/01/2002
ING Van Kampen Growth Inc-S/Premier VIT OpCap Manager (5)	0.04	1.88	-7.43	-4.80	-9.46	-1.87	0.23		08/01/1988
ING Van Kampen Growth and Income Portfolio - Service Class	0.04	1.88	-7.43	-4.80	-9.46	-1.53	0.13		10/04/1993
Large Cap Growth									
<i>Large Growth</i>									
American Funds Insurance Series® - Growth Fund - Class 2	1.96	3.55	-2.80	1.39	-10.20	-0.44	-1.49		02/08/1984
ING BlackRock Large Cap Growth Portfolio - Inst Class	2.89	0.98	-6.55	-0.81	-10.53	-2.39		0.21	05/01/2002
ING Legg Mason ClearBridge Aggressive Growth Port - Initial	2.38	7.49	-1.82	1.72	-9.41	-2.95	-6.55		11/28/1997
ING Marsico Growth Portfolio - Institutional Class (9)	2.65	4.69	-3.29	2.38	-9.77	-1.56	-6.06		08/14/1998
ING Russell Large Cap Growth Index Portfolio - Class I	2.05	3.83	-6.58	0.80				12.93	05/01/2009
ING T. Rowe Price Growth Equity Portfolio - Initial Class	4.60	5.54	-3.61	4.79	-8.38	0.30	-1.20		11/28/1997
Small/Mid/Specialty									
<i>Mid-Cap Blend</i>									
ING Index Plus MidCap Portfolio - Class I	2.81	3.40	-0.25	4.62	-7.84	-0.85	2.18		12/16/1997
<i>Mid-Cap Growth</i>									
ING FMR Diversified Mid Cap Portfolio - Service Class	3.42	7.27	7.70	11.93	-4.30	3.51		4.59	10/02/2000
ING MidCap Opportunities Portfolio - Class I	3.75	6.64	5.16	13.34	-1.93	5.12	-2.17		05/05/2000
ING Russell Mid Cap Growth Index Portfolio - Class S	3.99	6.07	1.59	7.81				21.71	05/01/2009
ING T. Rowe Price Div MidCap-I/Janus Aspen MidCap - I (10)	3.90	6.43	2.85	8.68	-6.05	1.69	-6.21		09/13/1993
ING T. Rowe Price Diversified Mid Cap Growth Port - Initial	3.90	6.43	2.85	8.68	-6.05	1.69		2.43	12/10/2001

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date
Wanger Select	5.92	6.35	0.83	9.94	-7.24	3.23	5.78		02/01/1999
Mid-Cap Value									
ING JPMorgan Mid Cap Value Portfolio - Initial Class	1.23	1.93	1.13	6.39	-6.69	0.34		5.32	05/01/2002
ING Pioneer Mid Cap Value Portfolio - Service Class	1.49	2.41	-2.65	0.14	-8.79	-0.70		0.70	04/29/2005
Lord Abbett Series Fund - Mid-Cap Value Port - CI VC Shares	2.43	4.02	0.57	5.77	-10.63	-2.71	4.23		09/15/1999
Small Blend									
ING Index Plus SmallCap Portfolio - Class I	2.30	0.23	-2.61	2.30	-9.69	-3.09	2.71		12/19/1997
ING JPMorgan Small CapEq-I/Premier VIT OpCap SmCap (5)	3.33	2.18	1.08	3.71	-5.90	1.77	5.07		08/01/1988
ING JPMorgan Small Cap Core Equity Portfolio - Inst Class (11)	3.33	2.18	1.08	3.71	-5.90	0.69		3.92	05/01/2002
Small Growth									
ING Baron Small Cap Growth Portfolio - Initial Class	2.16	0.85	-0.11	4.90	-8.56	-0.18		5.01	05/01/2002
ING SmallCap Opportunities Portfolio - Class I	4.23	4.36	4.29	8.03	-5.14	2.56	-5.23		05/06/1994
Wanger USA	4.04	4.44	-2.72	2.67	-7.26	-0.84	4.67		05/03/1995
Small Value									
Franklin Small Cap Value Securities Fund - Class 2 (12)	4.84	4.00	0.06	1.30	-7.16	-0.19	6.23		05/01/1998
ING American Century Small-Mid Cap Value Portfolio - Initial	1.01	1.25	-0.37	5.61	-2.81	2.29		5.42	05/01/2002
Specialty - Natural Resources									
ING Global Resources Portfolio - Service Class	1.86	5.32	-8.27	-1.34	-8.28	3.60	8.27		01/24/1989
Specialty - Real Estate									
ING Clarion Global Real Estate Portfolio - Inst Class	0.33	9.32	0.69	4.76	-11.27			-1.06	01/03/2006
Specialty - Technology									
ING BlackRock Science and Technology Opp Port - Class I	4.51	6.29	-2.68	6.10	-4.24	3.46	-6.63		05/01/2000
Global / International									
Diversified Emerging Mkts									
ING JPMorgan Emerging Markets Equity Portfolio - Service Cla	4.18	12.01	4.82	12.91	-2.78	11.48	9.99		02/18/1998
Foreign Large Blend									
American Funds Insurance Series®-International Fund -Class 2	2.36	9.06	-6.09	-3.67	-8.00	3.37	1.71		05/01/1990
ING Artio Foreign Portfolio - Service Class	2.10	6.41	-7.85	-5.90	-14.53	-1.04		3.39	05/01/2002
ING International Index Portfolio - Class S	2.15	8.67	-7.00	-5.94				-10.18	03/04/2008
Foreign Large Growth									
ING Marsico Intern'l Opp-I/Janus Aspen Intern'l Growth-I (5)	3.80	10.99	-3.08	-1.92	-12.24	3.90	0.97		05/02/1994
ING Marsico International Opportunities Port - Inst Class	3.80	10.99	-3.08	-1.92	-12.24	1.89		4.20	04/29/2005
Foreign Large Value									
ING International Value Portfolio - Class I	1.26	5.61	-10.11	-11.27	-13.73	-0.67	1.34		08/08/1997
ING Templeton Foreign Equity Portfolio - Initial Class	3.11	8.29	-5.11	-4.05	-9.65			0.23	01/03/2006
World Stock									
ING Oppenheimer Global-Int/Janus Aspen Worldwide Gr-Inst (10)	2.51	6.67	-2.18	2.45	-8.46	1.03	-3.13		09/13/1993
ING Oppenheimer Global Portfolio - Initial Class	2.51	6.67	-2.18	2.45	-8.46	1.03		4.37	05/01/2002

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks.

Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

PERFORMANCE UPDATE

ReliaStar Life Insurance Company

ING Advantage Century

Separate Account N, Standardized Returns with a Deferred Sales Charge

Average Annual Total Returns as of: 09/30/2010 (shown in percentages)

The performance data quoted represents past performance. Past performance does not guarantee future results. For month-end performance which may be lower or higher than the performance data shown please call 1-877-884-5050. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.

These numbers reflect total Separate Account charges of 1.40% on an annual basis, a pro-rata portion of the Maintenance / Administrative Fee of \$30.00 deducted annually, and the applicable deferred sales charge, which declines over 6 years as follows: 7%, 7%, 6%, 5%, 4%, 2%. They also assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses.

Returns less than one year are not annualized. VAA Inception Date is the date on which contributions were first received in this fund under the Variable Annuity Account, and is the date used in calculating the periodic returns.

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	VAA Inception Date
Stability of Principal									
Money Market									
Fidelity® VIP Money Market Portfolio - Initial Class (1)(2)	-7.31	-7.50	-8.07	-8.33	-1.62	0.90	1.01		10/25/1995
<i>The 7-day annualized Subaccount yield as of 09/30/2010 is -1.45%, which more closely reflects current earnings. (13)</i>									
ING Liquid Assets Portfolio - Institutional Class (1)(3)(4)	-7.32	-7.52	-8.15	-8.38	-1.83	0.79		0.84	05/05/2005
<i>The 7-day annualized Subaccount yield as of 09/30/2010 is -1.50%, which more closely reflects current earnings. (13)</i>									
Bonds									
High Yield Bond									
ING Pioneer High Yield Portfolio - Initial Class	-2.48	0.39	0.90	4.11	5.27			6.27	05/03/2006
Pioneer High Yield VCT Portfolio - Class I	-2.27	0.42	0.16	5.89	0.60	3.44		4.46	05/24/2004
Inflation-Protected Bond									
PIMCO VIT Real Return Portfolio - Admin Class	-6.14	-4.11	0.47	2.40	4.56	3.84		4.47	05/24/2004
Intermediate-Term Bond									
Fidelity® VIP Investment Grade Bond Port - Initial Class	-6.98	-4.80	-0.22	0.52	3.89	3.79	4.66		04/30/1999
ING Intermediate Bond Portfolio - Class I	-6.67	-4.24	1.43	3.05	1.43	2.51		2.53	08/09/2005
ING PIMCO Total Return Portfolio - Initial Class	-6.80	-4.31	0.17	0.50	5.11	5.03		4.38	01/16/2003
Short-Term Bond									
ING Limited Maturity Bond-S/NB AMT Limited Maturity Bd-I (5)	-6.97	-6.35	-5.21	-4.91	0.50	1.95	2.39		08/08/1997
ING Limited Maturity Bond Portfolio - Service Class	-6.97	-6.35	-5.21	-4.91	0.50	1.98		1.80	05/25/2005
Asset Allocation									
Lifecycle									
ING Solution 2015 Portfolio - Initial Class	-2.53	-0.15	-2.68	0.82				-5.22	12/20/2007
ING Solution 2025 Portfolio - Initial Class	0.13	2.75	-3.17	0.83				-6.01	01/23/2008
ING Solution 2035 Portfolio - Initial Class	0.98	3.98	-3.30	1.08				-7.81	01/11/2008
ING Solution 2045 Portfolio - Initial Class	1.81	4.73	-3.34	1.04				-9.79	12/20/2007
ING Solution Income Portfolio - Initial Class	-4.29	-1.92	-2.04	0.41				-2.07	01/29/2008
Lifestyle									
ING Strategic Allocation Conservative Portfolio - Class I	-2.98	-0.19	-1.44	1.21	-4.18	0.11		3.17	02/10/2003

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	VAA Inception Date
ING Strategic Allocation Growth Portfolio - Class I	0.50	3.69	-3.49	0.24	-9.12	-1.75		3.93	02/18/2003
ING Strategic Allocation Moderate Portfolio - Class I	-1.26	1.84	-2.42	0.82	-6.81	-0.83		4.03	03/10/2003
Balanced									
<i>Moderate Allocation</i>									
ING Balanced Port- I / Fidelity VIP Asset Man- I (5)	-1.43	1.17	-0.03	3.71	-7.17	-0.88	-0.44		10/25/1995
ING Balanced Portfolio, Inc. - Class I	-1.43	1.17	-0.03	3.71	-5.64	-0.33		-0.33	09/08/2005
ING MFS Total Return Portfolio - Service Class	-2.95	-1.05	-4.25	-1.85	-5.21	0.23		2.78	06/09/2003
ING T. Rowe Price Capital Appreciation Port - Serv Class	-2.15	-1.39	-3.97	0.57	-3.50	2.18		3.31	05/02/2005
ING Van Kampen Equity Inc-I/Fidelity VIP II Asst Mg Gr-I (5)	-1.82	0.30	-5.00	-2.51	-4.85	1.32	-0.61		10/25/1995
ING Van Kampen Equity and Income Portfolio - Initial Class	-1.82	0.30	-5.00	-2.51	-4.85	0.75		1.81	05/05/2005
Large Cap Value									
<i>Large Blend</i>									
American Funds Insurance Series®-Growth Income Fund -Class 2	1.49	3.33	-6.66	-1.12	-10.77			-9.08	05/21/2007
Fidelity® VIP Contrafund® Portfolio - Initial Class	1.62	3.33	-4.17	0.54	-9.45	0.08	1.61		10/25/1995
Fidelity® VIP Index 500 Portfolio - Initial Class	0.97	2.90	-4.63	0.79	-10.21	-1.39	-2.14		10/25/1995
ING Davis New York Venture Portfolio - Initial Class	0.61	1.50	-6.79	-0.96	-10.26	-2.36		-2.21	07/28/2005
ING Growth and Income Portfolio - Class I	1.75	2.69	-4.97	-0.54	-9.21			-5.74	01/18/2007
ING Index Plus LargeCap Portfolio - Class I	0.46	3.05	-4.56	0.72	-10.77	-2.33		2.91	01/21/2003
ING Pioneer Fund Portfolio - Service Class	1.70	3.90	-4.99	2.22	-10.18			-1.34	11/03/2005
ING Russell Large Cap Index Portfolio - Class I	0.60	2.40	-6.68	-1.35				7.95	07/17/2009
ING U.S. Stock Index Portfolio - Institutional Class	0.97	2.91	-4.80	0.58	-10.41	-1.61		-1.02	06/03/2005
ING UBS US Large Cap Equity-I/Premier OpCapEquity (5)	1.30	3.04	-5.94	-0.70	-11.04	-2.19	0.33		08/08/1997
ING UBS U.S. Large Cap Equity Portfolio - Initial Class	1.30	3.04	-5.94	-0.70	-11.04	-2.41		-1.39	05/20/2005
Neuberger Berman AMT Socially Responsive Port® - Class I	1.81	1.15	-0.05	5.07	-8.39	-0.46	1.99		02/18/1999
<i>Large Value</i>									
Fidelity® VIP Equity-Income Portfolio - Initial Class	1.29	2.67	-5.34	-2.14	-13.23	-2.65	0.09		10/25/1995
ING Lord Abbett Aff'd Port-I/Lord Abbt Ser Gr&Inc-V ++ (6)	0.21	1.39	-4.55	-2.84	-11.78	-2.40		-1.66	06/03/2005
ING Lord Abbett Growth and Income Portfolio-Institutional Cl (7)	0.21	1.39	-4.55	-2.84	-11.78			-4.42	06/06/2006
ING Pioneer Equity Income Portfolio - Institutional Class	0.08	2.03	-0.58	5.63	-10.16			-9.76	07/02/2007
ING T. Rowe Price Equity Income Port. - Institutional Class (8)	-0.16	1.74	-4.81	-0.18				11.91	07/17/2009
ING Van Kampen Comstock Portfolio - Initial Class	-0.10	2.47	-4.61	-0.38	-10.26	-1.85		3.80	12/23/2002
ING Van Kampen Growth Inc-S/Premier VIT OpCap Manager (5)	0.04	1.88	-7.43	-4.80	-9.46	-1.87	0.23		08/08/1997
ING Van Kampen Growth and Income Portfolio - Service Class	0.04	1.88	-7.43	-4.80	-9.46	-1.53		-0.05	05/10/2005
Large Cap Growth									
<i>Large Growth</i>									
American Funds Insurance Series® - Growth Fund - Class 2	1.96	3.55	-2.80	1.39	-10.20			-7.21	05/08/2007
ING BlackRock Large Cap Growth Portfolio - Inst Class	2.89	0.98	-6.55	-0.81	-10.53			-9.26	04/27/2007
ING Legg Mason ClearBridge Aggressive Growth Port - Initial	2.38	7.49	-1.82	1.72	-9.41	-2.95		-2.25	07/27/2005
ING Marsico Growth Portfolio - Institutional Class (9)	2.65	4.69	-3.29	2.38				-8.96	04/25/2008
ING Russell Large Cap Growth Index Portfolio - Class I	2.05	3.83	-6.58	0.80				7.72	07/17/2009
ING T. Rowe Price Growth Equity Portfolio - Initial Class	4.60	5.54	-3.61	4.79	-8.38	0.30		5.73	02/25/2003
Small/Mid/Specialty									
<i>Mid-Cap Blend</i>									
ING Index Plus MidCap Portfolio - Class I	2.81	3.40	-0.25	4.62	-7.84	-0.85		6.08	01/21/2003
<i>Mid-Cap Growth</i>									
ING FMR Diversified Mid Cap Portfolio - Service Class	3.42	7.27	7.70	11.93	-4.30	3.51		4.47	07/25/2005
ING MidCap Opportunities Portfolio - Class I	3.75	6.64	5.16	13.34	-1.93	5.12	-2.17		05/05/2000
ING Russell Mid Cap Growth Index Portfolio - Class S	3.99	6.07	1.59	7.81				12.21	08/07/2009
ING T. Rowe Price Div MidCap-I/Janus Aspen MidCap - I (10)	3.90	6.43	2.85	8.68	-6.05	1.69	-6.21		08/08/1997
ING T. Rowe Price Diversified Mid Cap Growth Port - Initial	3.90	6.43	2.85	8.68	-6.05	1.69		3.73	04/15/2005
Wanger Select	5.92	6.35	0.83	9.94	-7.24	3.23		5.56	05/11/2004
<i>Mid-Cap Value</i>									

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	VAA Inception Date
ING JPMorgan Mid Cap Value Portfolio - Initial Class	1.23	1.93	1.13	6.39	-6.69	0.34		7.11	01/21/2003
ING Pioneer Mid Cap Value Portfolio - Service Class	1.49	2.41	-2.65	0.14	-8.79	-0.70		0.58	05/02/2005
Lord Abbett Series Fund - Mid-Cap Value Port - Cl VC Shares	2.43	4.02	0.57	5.77	-10.63	-2.71		-1.02	05/10/2005
Small Blend									
ING Index Plus SmallCap Portfolio - Class I	2.30	0.23	-2.61	2.30	-9.69	-3.09		5.44	01/21/2003
ING JPMorgan Small CapEq-I/Premier VIT OpCap SmCap (5)	3.33	2.18	1.08	3.71	-5.90	1.77	5.07		08/08/1997
ING JPMorgan Small Cap Core Equity Portfolio - Inst Class (11)	3.33	2.18	1.08	3.71	-5.90	0.69		2.71	05/16/2005
Small Growth									
ING Baron Small Cap Growth Portfolio - Initial Class	2.16	0.85	-0.11	4.90	-8.56	-0.18		7.36	12/23/2002
ING SmallCap Opportunities Portfolio - Class I	4.23	4.36	4.29	8.03	-5.14	2.56	-5.23		10/25/1995
Wanger USA	4.04	4.44	-2.72	2.67	-7.26	-0.84		3.32	05/12/2004
Small Value									
Franklin Small Cap Value Securities Fund - Class 2 (12)	4.84	4.00	0.06	1.30	-7.16	-0.19		1.49	05/11/2005
ING American Century Small-Mid Cap Value Portfolio - Initial	1.01	1.25	-0.37	5.61	-2.81	2.29		8.80	12/23/2002
Specialty - Natural Resources									
ING Global Resources Portfolio - Service Class	1.86	5.32	-8.27	-1.34	-8.28			0.55	01/12/2007
Specialty - Real Estate									
ING Clarion Global Real Estate Portfolio - Inst Class	0.33	9.32	0.69	4.76	-11.27			-9.81	01/18/2007
Specialty - Technology									
ING BlackRock Science and Technology Opp Port - Class I	4.51	6.29	-2.68	6.10	-4.24	3.46		5.09	05/13/2004
Global / International									
Diversified Emerging Mkts									
ING JPMorgan Emerging Markets Equity Portfolio - Service Cla	4.18	12.01	4.82	12.91	-2.78	11.48		15.85	05/02/2005
Foreign Large Blend									
American Funds Insurance Series®-International Fund -Class 2	2.36	9.06	-6.09	-3.67	-8.00			-5.18	05/17/2007
ING Artio Foreign Portfolio - Service Class	2.10	6.41	-7.85	-5.90	-14.53	-1.04		4.06	05/25/2004
ING International Index Portfolio - Class S	2.15	8.67	-7.00	-5.94				0.63	08/07/2009
Foreign Large Growth									
ING Marsico Intern'l Opp-I/Janus Aspen Intern'l Growth-I (5)	3.80	10.99	-3.08	-1.92	-12.24	3.90	0.97		08/08/1997
ING Marsico International Opportunities Port - Inst Class	3.80	10.99	-3.08	-1.92	-12.24	1.89		4.07	05/11/2005
Foreign Large Value									
ING International Value Portfolio - Class I	1.26	5.61	-10.11	-11.27	-13.73	-0.67	1.34		08/08/1997
ING Templeton Foreign Equity Portfolio - Initial Class	3.11	8.29	-5.11	-4.05				-10.36	04/25/2008
World Stock									
ING Oppenheimer Global-Int/Janus Aspen Worldwide Gr-Inst (10)	2.51	6.67	-2.18	2.45	-8.46	1.03	-3.13		08/08/1997
ING Oppenheimer Global Portfolio - Initial Class	2.51	6.67	-2.18	2.45	-8.46	1.03		8.03	02/06/2003

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

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Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

Additional Notes

(1)An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, there is no assurance it will be able to do so. While the fund's objective includes the preservation of capital, it is possible to lose money by investing in the fund.

Additional Notes

(2) AN INVESTMENT IN FIDELITY VIP MONEY MARKET PORTFOLIO - INITIAL CLASS IS NOT INSURED OR GUARANTEED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION OR ANY OTHER GOVERNMENT AGENCY. ALTHOUGH THE FUND SEEKS TO PRESERVE THE VALUE OF YOUR INVESTMENT AT \$1.00 PER SHARE, IT IS POSSIBLE TO LOSE MONEY BY INVESTING IN THE FUND.

(3) An investment in the ING Liquid Assets Portfolio - Service Class is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, there is no assurance it will be able to do so. While the fund's objective includes the preservation of capital, it is possible to lose money by investing in the fund.

(4) The ING Liquid Assets Portfolio - Inst. Class commenced operations on May 1, 2003. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as the Service Class of this fund. The performance information for the ING Liquid Assets Portfolio - Inst. Class prior to May 1, 2003 is based upon the Service Class performance, NOT adjusted by fees associated with the Inst. Class.

(5) The latter fund listed was replaced with the applicable ING Fund (the first fund listed). This occurred after the close of business on April 28, 2006. The performance shown is based on the performance of the replaced fund until April 28, 2006, and the performance of the applicable ING Portfolio after that date. The replaced fund may not have been available under all contracts.

(6) The performance shown is based on the performance of the replaced fund until July 27, 2007, and the performance of the applicable ING Portfolio after that date. The replaced fund may not have been available under all contracts.

(7) The ING Lord Abbett Affiliated Portfolio - Inst. Class commenced operations on May 1, 2003. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as the Service Class of this fund. The performance information for the ING Lord Abbett Affiliated Portfolio - Inst. Class prior to May 1, 2003 is based upon the Service Class performance, NOT adjusted by fees associated with the Inst. Class.

(8) ING T. Rowe Price Equity Income Portfolio - Class I commenced operations on May 1, 2003. Class I has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class S. The performance information above prior to May 1, 2003 is based upon the Class S performance not adjusted by the fee differences between classes.

(9) The ING Marsico Growth Portfolio - Inst. Class commenced operations on May 1, 2003. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as the Service Class of this fund. The performance information for the ING Marsico Growth Portfolio - Inst. Class prior to May 1, 2003 is based upon the Service Class performance, NOT adjusted by fees associated with the Inst. Class.

(10) The latter fund listed was replaced with the applicable ING Partners, Inc. Portfolio (the first fund listed). For most customers this occurred after the close of business on April 15, 2005. The performance shown is based on the performance of the replaced fund until April 15, 2005, and the performance of the applicable ING Partners, Inc. Portfolio after that date. The replaced fund may not have been available under all contracts. This replacement may have occurred for some customers on April 8, 2005.

(11) The ING JPMorgan Small Cap Core Equity Portfolio - Inst Class commenced operations on May 1, 2003. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as the Service Class of this fund. The performance information for the ING JPMorgan Small Cap Core Equity Portfolio - Inst Class prior to May 1, 2003 is based upon the Service Class performance, NOT adjusted by fees associated with the Inst. Class.

(12) The FTVIP Franklin Small Cap Value Securities Fund - Class 2 commenced operations on January 6, 1999. The fund has identical investment objectives and policies, the same portfolio manager, and invests in the same holdings as Class 1 of this fund. The performance information for the FTVIP Franklin Small Cap Value Securities Fund - Class 2 prior to January 6, 1999 is based upon the Class 1 performance, adjusted by fees associated with the Class 2.

(13) The current yield reflects the deduction of all charges under the contract that are deducted from the total return quotations shown, except the maximum 7% deferred sales charge.

Product specific performance for certain funds cannot yet be reported due to SEC Requirements not allowing performance to be shown until amounts are received in the fund under the Variable Annuity Account.

Separate Account charges may be lower for your account and a Maintenance Fee may or may not apply to your account. A DSC may or may not apply to your account. Investment Options are listed in asset class order, each of which has unique risk characteristics. Not all investment options are available under all contracts, plans or jurisdictions.

The chart shows the performance for each investment option for the time periods shown here.

Variable annuity products are issued by Reliastar Life Insurance Company and distributed by ING Financial Advisers, LLC (member SIPC), One Orange Way, Windsor, CT 06095-4774. Both are members of ING.

Read the prospectuses carefully before you invest or send money.