

**VARIABLE UNIVERSAL LIFE INSURANCE POLICY  
PROSPECTUS SUPPLEMENT**

issued by  
**RELIASTAR LIFE INSURANCE COMPANY**  
and its  
**SELECT★LIFE VARIABLE ACCOUNT**

**Supplement dated September 28, 2005**

This supplement adds certain information to the prospectus dated April 29, 2005, as supplemented. Please read it carefully and keep it with your prospectus for future reference.

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In light of recent disasters caused by hurricanes in the Gulf Coast, ReliaStar Life Insurance Company will waive surrender charges related to the surrender of your policy and extend the grace period for payment of premiums for those policy owners whose address of record was in one of the specifically identified parishes or counties at the time of the hurricanes. This waiver of surrender charges and extension of the grace period will be available for a limited period of time and are subject to certain conditions and restrictions that we will impose on a non-discriminatory basis.

To determine your eligibility for waiver of surrender charges and extension of grace period, please contact us at our:

Customer Service Center  
P.O. Box 5011  
Minot, ND 58702-5011  
1-877-886-5050