

ReliaStar Life Insurance Company
Separate Account N

ING Encore/ING Encore Flex (Prospectus No. PRO.120636-05)

Supplement dated September 29, 2005

This supplement updates and amends certain information contained in the Contract Prospectus, dated June 24, 2005, as supplemented. Please read it carefully and keep it with your Contract Prospectus for future reference.

In light of recent disasters caused by hurricanes in the Gulf Coast, the Company will waive early withdrawal charges related to withdrawals from your contract for those contract holders whose address of record was in certain specifically identified parishes or counties at the time of the hurricanes. This waiver of early withdrawal charges will be available for a limited period of time and is subject to certain conditions and restrictions that we will impose on a non-discriminatory basis.

To determine your eligibility for waiver of early withdrawal charges, please contact us at our:

Administrative Service Center
ING Service Center
P.O. Box 5050
Minot, North Dakota 58702-5050

1-877-884-5050