

YOUR  
GROUP  
LIFE INSURANCE  
PLAN

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**RELIASTAR LIFE INSURANCE COMPANY**

## **SCHEDULE OF BENEFITS**

**Basic Life Insurance, Accidental Death and Dismemberment (AD&D) Insurance**

## **SCHEDULE OF BENEFITS**

### **Dependent Life and Accidental Death and Dismemberment (AD&D) Insurance**

As long as the employee has Basic Life Insurance coverage, the employee may elect Dependent Spouse Life Insurance coverage without the employee participating in the Supplemental Life Insurance coverage. Employee Supplemental Life Insurance coverage is required for Dependent Child Life Insurance. Employee Supplemental Life Insurance coverage is required to have Portability available to a dependent.

The amount of insurance for a dependent can be no more than your Life Insurance amount.

\*\*Beginning on and after your spouse's 70th birthday, ReliaStar Life decreases the amount of dependent's insurance on your spouse. ReliaStar Life pays a percentage of the amount otherwise payable as follows:

- From the 70th birthday to age 75, ReliaStar Life pays 65%,
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## **SCHEDULE OF BENEFITS**

# EMPLOYEE'S INSURANCE

## **Eligibility**

You are eligible on the later of the following dates:

- The Group Policy's Effective Date, January 1, 2008.
- The first day of the month on or after the date you complete 90 days of continuous service with the Policyholder.

You must meet the following conditions to become insured:

- Be eligible for the insurance.
- Be actively at work.
- Apply for the insurance, if you have to pay any part of the premium.
- Give to ReliaStar Life proof of good health, which it approves, as required on the Schedule of Benefits.









## **DEPENDENT'S INSURANCE**

# **LIFE INSURANCE**

## **Employee's Life Insurance**

ReliaStar Life pays a death benefit to your beneficiary if written proof is received that you have died while this insurance is in force. The death benefit is the amount of Life Insurance for your class shown on the Schedule of Benefits in effect on the date of your death.

## LIFE INSURANCE



## **LIFE INSURANCE**

- You will not be able to reinstate your coverage to its full amount in the event of a recovery from a terminal condition.
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## LIFE INSURANCE

## **LIFE INSURANCE**

ReliaStar Life pays benefits for your insured dependent's death to you, if you are living on the earlier of the following:

- The date ReliaStar Life receives proof of your insured dependent's death at its Home Office.
- The tenth day after your insured dependent's death.

If you are not living on either of these dates, ReliaStar Life pays the proceeds to the following in the order listed:

1. Your spouse, if living.
2. Your estate.

### **Dependent's Accidental Death & Dismemberment (AD&D) Insurance**



# CONVERSION RIGHTS

Life Insurance













