

YOUR
GROUP
LIFE INSURANCE

RELIASTAR LIFE INSURANCE COMPANY
Minneapolis, Minnesota 55440

ReliaStar Life Insurance Company (ReliaStar Life) certifies that it has issued the Group Policy listed

SCHEDULE OF BENEFITS

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- | | |
|--|---|
| • Enrollment on the Group Policy Effective Date, for employees who had no supplemental coverage under the Policyholder's prior plan... | None. Proof of good health is required. |
| • Initial eligibility after the Group Policy Effective Date... | \$100,000 |
| • All other applications for new coverage more than 31 days after the date you become eligible for insurance... | None. Proof of good health is required. |
| • All other applications for an increase to existing supplemental coverage... | None. Proof of good health is required. |

SCHEDULE OF BENEFITS

- | | |
|---|---|
| • During each annual enrollment, application for new coverage if you had no dependent child coverage more than 31 days after the date you were initially eligible for dependent's insurance on your child(ren)... | \$10,000 |
| • All other applications for new coverage more than 31 days after the date you become eligible for dependent's insurance on your child(ren)... | None. Proof of good health is required. |
| • All other applications for an increase to existing dependent child coverage... | None. Proof of good health is required. |

EMPLOYEE'S INSURANCE

Eligibility

You are eligible on the later of the following dates:

- The Group Policy's Effective Date, January 1, 2008.
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EMPLOYEE'S INSURANCE

Family and Medical Leave Act of 1993

Certain employers are subject to the FMLA. If you have a leave from active work certified by your employer, then for purposes of eligibility and termination of coverage you will be considered to be

DEPENDENT'S INSURANCE

Eligibility

You are eligible for Dependent's Insurance on the later of the following dates:

- For a Dependent you are eligible for Dependent's Insurance on the later of the following dates:

LIFE INSURANCE

Life (with safety belt only) An additional 10% of Full Amount
of AD&D Insurance
up to a maximum of \$50,000

Life (with safety belt
and airbag) An additional 15% of Full Amount
of AD&D Insurance
up to a maximum of \$55,000

Automobile means any self-propelled private passenger vehicle which has four or more tires and which is not being used for commercial purposes. **Safety belt** means a passenger restraint system properly installed in the vehicle in which you were riding. **Airbag** means an additional restraint system which

CLAIM PROCEDURES

GENERAL PROVISIONS

DEFINITIONS

Accident – an unexpected, external, violent and sudden event.

