



RELIASTAR LIFE INSURANCE COMPANY
CERTIFICATE BOOKLET RIDER

North American Division of Seventh-day Adventists
67807-4GAT

(Applicable only to Employees who waived the standard Basic Life)

Your certificate B-13823 has been changed as follows. Please insert this rider in your certificate. This rider is subject to all of the terms of the Group Policy.

I. SCHEDULE OF BENEFITS

A. The following provision is added to the Schedule of Benefits section on page 3:

Basic Life Insurance

Class	Amount of Life Insurance
Plan A - Employees who waived the standard Basic Life	\$50,000
Plan B - Employees who waived the standard Basic Life	\$50,000

Dependent Life Insurance

Class - Plan A	Amount of Insurance
• Spouse	\$50,000
• Child (each)	
– Stillborn	\$750
– From Birth to 26 years of age	\$2,000

Class - Plan B	Amount of Insurance
• Spouse	\$2,000
• Child (each)	
– Stillborn	\$750
– From Birth to 26 years of age	\$2,000

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%,
- From the 75th birthday and after, ReliaStar Life pays 50%.

B. The following provisions are added to the Evidence of Insurability section:

Employee-Basic Life Insurance	Limit without Evidence
• All other applications for new coverage more than 31 days after the date you become eligible for insurance...	None. Evidence is required.
• All other applications for an increase to existing Basic coverage...	None. Evidence is required.

The remaining provisions of the Schedule of Benefits are applicable.

II. EFFECTIVE DATE

This Certificate Booklet Rider is effective for you on the latest of the following dates:

- January 1, 2013.
- The effective date of your insurance.
- The date you return to active work if you are not actively at work on the date this Rider would otherwise start.

This Certificate Booklet Rider is effective for your insured dependents on the latest of the following dates:

- January 1, 2013.
- The effective date of your dependents' insurance.
- The date of your dependent's final discharge from the hospital, for any dependent, other than a newborn, who is confined in a hospital on the date this Rider would otherwise start.



Registrar