YOUR SUPPLEMENTAL TERM LIFE INSURANCE PLAN

Putnam County Board of Education

CONTENTS

CERTIFICATION PAGE 2

SCHEDULE OF BENEFITS 3
- Supplemental Life, Accidental Death and Dismemberment (AD&D) Insurance 3
- Accelerated Life Benefit 3
- Dependent Life Insurance 3

EMPLOYEE'S/SPOUSE'S INSURANCE 4

DEPENDENT'S INSURANCE 6

LIFE INSURANCE 8
- Life Insurance 8
- Waiver of Life Insurance Premium Disability Benefit 8
- Accelerated Life Benefit 9
- Accidental Death & Dismemberment (AD&D) Insurance 10
- Dependent's Life Insurance 11

CONVERSION RIGHTS 12

CLAIM PROCEDURES 14

GENERAL PROVISIONS 15

DEFINITIONS 16

B-4991 (09-21)

LP05GP

RELIASTAR LIFE INSURANCE COMPANY, Minneapolis, Minnesota 55440

ReliaStar Life Insurance Company (ReliaStar Life) certifies that it has issued Group Policy 36000-7PORTT listed below to the Policyholder (Employer Group Insurance Trust). All benefits are controlled by the terms and conditions of the Group Policy.

The Group Policy is on file in the Policyholder's office. You may look at the Group Policy there.

Group Policy Number	Policyholder
36000-7PORTT	Employer Group Insurance Trust
Participating Organization Number	**Participating Organization**
36239-5PORTT	Putnam County Board of Education

The insurance included in this certificate applies to you only if you have elected and are insured for it.

The Dependent's Insurance part of this certificate applies to you only if you are insured for it.

Your beneficiary is the last beneficiary you named, according to the records on file in ReliaStar Life's Home Office or on file with the Plan Administrator, if applicable. You may change your beneficiary any time, according to the terms of the Group Policy.

The certificate summarizes and explains the parts of the Group Policy which apply to you. This certificate is not an insurance policy. In any case of differences or errors, the Group Policy rules.

This certificate replaces any other certificates ReliaStar Life may have given you under the Group Policy.

Pamela Chock

Registrar

SCHEDULE OF BENEFITS

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

	Amount of Life Insurance*	Full Amount of AD&D Insurance*
EMPLOYEE	$20,000 to $500,000 in increments of $10,000, not to exceed 5 times Basic Yearly Earnings	$20,000 to $250,000 in increments of $10,000
SPOUSE	$10,000 to $500,000 in increments of $10,000	$10,000 to $250,000 in increments of $10,000

*For active employees, beginning on and after your 70th birthday, ReliaStar Life decreases the amount of your insurance. ReliaStar Life pays a percentage of the amount otherwise payable –
• from your 70th birthday to age 75, ReliaStar Life pays 65%.
• from your 75th birthday and after, ReliaStar Life pays 50%.

*For spouses, insurance terminates on the Covered Class Anniversary Date on or after your 70th birthday.

****Basic Yearly Earnings –** the yearly salary or wage you receive for work done for the Participating Organization. It does not include bonuses, commissions or overtime pay.

Accelerated Life Benefit

This benefit is equal to 50% of your amount of Life Insurance in force, or $50,000, whichever is less. You must have at least$20,000 in Life Insurance coverage in force to qualify for this benefit.

Dependent Life Insurance

	Amount of Life Insurance
CHILD (each)	
• 14 days but less than 6 months of age	Choice of $500 or $1,000
• 6 months but less than 19, student dependent 19 but less than 25	Choice of $5,000 or $10,000

Proof of Good Health Requirement

All employees must complete the Employee Life Insurance Enrollment form. Spouses must complete the Spouse Life Insurance Enrollment Form. If any of the situations described below apply, the employee or spouse may also be required to complete the Proof of Good Health form.

Proof of good health will be required –
• for initial enrollees or new hires –
  – for amounts of employee insurance in excess of $100,000.
  – for amounts of spouse insurance in excess of $30,000.
  – for any amount of employee or spouse insurance, if you apply more than 31 days after the date you become eligible.
• for future increases –
  – for any elected increase to the amount of employee insurance. **Exception:** You will be allowed an annual $10,000 increase without proof of good health, on annual reenrollment dates, up to $100,000.
  – for any increase in the amount of spouse insurance.

EMPLOYEE'S/SPOUSE'S INSURANCE

Eligibility
You are eligible for insurance on the latest of the following dates:
- The first day of the month on or after the date the employee completes 30 days of continuous service with the Participating Organization.
- The date a Covered Class of a Participating Organization becomes eligible for insurance.

You must meet the following conditions to become insured:
- Be eligible for the insurance.
- Apply for the insurance.
- Belong to a Covered Class.
- For the employee, be actively at work.
- For the spouse, be able to carry on all the normal and customary activities of a person of like age and sex in good health.
- For the spouse, be at least age 18 and under age 60 on the date of application.
- Give to ReliaStar Life proof of good health, which it approves, as required on the Schedule of Benefits.

If your spouse is also eligible as an employee under the Group Policy, your spouse may be covered as an employee or as a spouse, but not both.

Effective Date of Insurance
Your insurance starts on the first day of the month on or after the latest of the following dates:
- You become eligible for insurance;
- You apply for insurance, if proof of good health is not required; or
- ReliaStar Life approves your proof of good health.

Effective Date of Change in Amount of Insurance
For employee insurance, if there is an increase in the amount of your insurance, the increase will take effect on –
- the Policy Anniversary on or next following the date of the increase, if you are actively at work on the date of the increase.
- the date you return to active work, if you are not actively at work on the Policy Anniversary on or next following the date of the increase.
- the Policy Anniversary on or next following the date your insurance increases, if the Policy Anniversary is a nonworking day and you were actively at work on your last scheduled working day before the nonworking day.

If proof of good health is required, the increase will take effect on the later of the dates indicated above, or on the date ReliaStar Life approves your proof of good health.

For spouse insurance, if there is an increase in the amount of your insurance, the increase will take effect on the Policy Anniversary on or next following the date of the increase, or on the date ReliaStar Life approves your proof of good health, whichever is later.

A decrease in the amount of your insurance will take effect on the date of the decrease.

Continuation of Life Insurance
If you are no longer eligible for Life Insurance because you stop active work, the Policyholder may continue your insurance. Premiums must be paid. Your continuation of insurance is subject to all other terms of the Group Policy.

The length of time your insurance continues depends on the reason you stop active work.

Your continuation of insurance stops on the earliest of the following dates:
- The end of the period for which your premiums were paid, if the next premium contribution is not paid on time.
- The date the Group Policy stops.
- The end of the policy month after the policy month during which you stop active work, if you stop active work due to non-medical leave of absence, temporary layoff, or the Policyholder suspending operations.

EMPLOYEE'S/SPOUSE'S INSURANCE

- For coverage not continued under the portability option, the date you attain age 65 if you stop active work due to sickness or accidental injury, including total disability.
- For coverage not continued under the portability option, the date your Life Insurance has been continued for 12 months if you stop active work due to sickness or accidental injury, including total disability.
- For coverage not continued under the portability option, the date your Life Insurance premiums are waived under the Waiver of Life Insurance Premium Disability Benefit.

Portability

Portability means you have the option to continue your life insurance if certain conditions are met.

You may exercise the portability option before you reach age 70 if your insurance stops for any of the following reasons:

- You retire or terminate your employment with the Participating Organization.
- The Participating Organization stops offering this life insurance plan and does not replace it with another supplemental life insurance plan.
- You are no longer eligible for insurance; or
- All other continuation of insurance under the Group Policy ends.

Any election to continue insurance must be made within 31 days of the date insurance would otherwise stop.

For a complete description of conditions for termination, see the Termination of Insurance section.

If the employee becomes eligible again for insurance under the Group Policy as an active employee, you may choose to do one, but not both, of the following:

- Keep your insurance. You must give ReliaStar Life proof of good health it accepts for any increase in the amount of insurance.
- Terminate the continued coverage. You may re-apply for insurance under the Group Policy, subject to the terms of the Group Policy.

Termination of Insurance

Your insurance stops on the earliest of the following dates:

- For active employees who have not exercised the portability option, the last day of the month of the period for which premiums were paid, following the date you were last actively at work for the Participating Organization.
- For employees who have exercised the portability option, your Covered Class's Anniversary Date on or after your 70th birthday.
- The date the Participating Organization offers a similar life insurance plan through another insurance carrier, if the employee is actively at work on that date.
- The date the Group Policy stops.
- The date coverage of your Covered Class stops.
- For spouses, the Covered Class Anniversary Date on or after your 70th birthday.
- The end of the period for which you paid premiums, if you do not make the next required premium contribution when due.
- For Accelerated Life Benefit, the date your Life Insurance stops.
- For AD&D Insurance, the date your Life Insurance stops.

ReliaStar Life stops providing a specific benefit to you on the date that benefit is no longer provided to your Covered Class.

DEPENDENT'S INSURANCE

Eligibility
You are eligible for Dependent's Insurance on the latest of the following dates:
• The date you are eligible for Employee's/Spouse's Insurance.
• The date you first acquire a dependent as defined.

You must meet all of the following conditions to become insured for Dependent's Insurance:
You must –
• be insured for Employee's/Spouse's Insurance.
• apply for Dependents' Insurance. You must apply for all dependents you have within 31 days of the date you are eligible for Dependent's Insurance.
• give ReliaStar Life proof of good health for your dependents which it approves, as required on the Schedule of Benefits.

If you and your spouse are insured under the Group Policy, either you or your spouse, but not both, can apply for Dependent's Insurance.

Effective Date of Dependent's Insurance
Your dependent's insurance starts on the latest of the following dates:
• The date you become eligible for Dependent's Insurance.
• The date of your dependent's final discharge from any facility for care and treatment of sickness or accidental injury, for any dependent, other than a newborn, who is confined in such facility on the date your Dependent's Insurance starts.
• The date ReliaStar Life approves your dependent's proof of good health, if proof is required by ReliaStar Life.
• The date you apply for Dependent's Insurance.
• The date ReliaStar Life receives your premium for dependent's insurance.

Termination of Insurance
Your Dependent's Insurance stops on the earliest of the following dates:
• The date the Group Policy stops.
• The date the Dependent's Insurance under your Covered Class stops.
• The date your insurance stops.
• The end of the period for which you made your last premium contribution for Dependent's Insurance if you do not make a required contribution when due.
• For each insured dependent, the last day of the month during which your insured dependent no longer meets the definition of dependent.
• The date the Dependent's Insurance is converted under the Conversion Right.

ReliaStar Life stops providing a specific benefit under your Dependent's Insurance on the date that benefit is no longer provided to your Covered Class.

Termination of Eligibility as a Student Dependent
Your student dependent is no longer an eligible student if your student dependent is 19 years or older and did not complete at least 8 months of full-time school attendance in the last 12 months, or does not meet the definition of dependent.

If your insured student dependent is unable to attend school full-time because of sickness or accidental injury, ReliaStar Life will continue the insurance until the first day of the next regular semester or quarter following your student dependent's recovery from sickness or accidental injury, or until your student dependent does not meet the definition of dependent.

DEPENDENT'S INSURANCE

Conversion of Dependent's Insurance
Your Dependent's Insurance can be converted to a new individual life insurance policy, without proof of good health, if it stops for any of the following reasons:
• You convert your coverage.
• You die.
• Your insured dependent no longer meets the definition of dependent.

The application for conversion and the first premium must be received by ReliaStar Life within 31 days after the date your Dependent's Insurance stops.

The new policy may be issued for any amount up to the amount of your Dependent's Insurance that stopped.

Your insured dependent may purchase any individual nonparticipating policy offered by ReliaStar Life, except term insurance. The new policy must provide for a level amount of insurance and have premiums at least equal to those of ReliaStar Life's whole life plan with the lowest premium.

If your insured dependent's Life Insurance is changed or cancelled because the Group Policy is changed or cancelled, and your Life Insurance under the Group Policy has been in effect for at least 5 years in a row, the amount of the individual policy is limited to the lesser of –
• $5,000 or
• the amount of your insured dependent's Life Insurance which stops, minus the amount of other group insurance for which your insured dependent becomes eligible within 31 days of the date your insured dependent's insurance stops.

The new policy takes effect the first day of the month following the date your insured dependent applies for conversion.

If your insured dependent dies within the 31-day period allowed for making application to convert after Life Insurance stops, ReliaStar Life will pay a death benefit to the beneficiary in the amount your insured dependent was entitled to convert.

Premiums for the new policy are based on your insured dependent's age on the date of conversion.

LIFE INSURANCE

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 shown on the Schedule of Benefits in effect on the date of your death.

ReliaStar Life pays the death benefit for all causes of death.

Waiver of Life Insurance Premium Disability Benefit

ReliaStar Life waives your Life Insurance premium that becomes due after you have been determined by ReliaStar Life to be totally disabled. The premium will be waived if you satisfy certain conditions. When ReliaStar Life waives a premium, the amount of Life Insurance equals the amount that would have been provided if you had not become totally disabled. That amount will reduce or stop according to the Schedule of Benefits in effect on the date total disability begins.

When ReliaStar Life waives a premium it includes Life Insurance, Waiver of Premium, Accelerated Life Benefit, AD&D Insurance, Dependent's Insurance, and any other benefits as elected under this certificate which were effective at the time of disability.

Conditions, Notice and Proof of Total Disability

ReliaStar Life requires written notice of claim and proof of total disability to waive your premium. All of the following conditions must also be met:

- Total disability must begin before your 60th birthday.
- You are insured for the Waiver of Life Insurance Premium Disability Benefit on the date you become totally disabled.
- You must be continuously totally disabled for at least 6 months.
- You continue to be totally disabled.
- Your insurance is in force when you suffer the sickness or accidental injury causing the total disability.
- All premiums are paid up to the date the total disability waiver is approved by ReliaStar Life.

ReliaStar Life needs written notice of claim before it waives any premium. This notice must be received –

- while you are living,
- while you are totally disabled, and
- within one year from the date total disability begins. If you cannot give ReliaStar Life notice within one year, your claim may still be considered if you show you gave ReliaStar Life notice as soon as reasonably possible.

ReliaStar Life needs proof of your total disability before any premiums can be waived. ReliaStar Life may require you to have a physical exam by a doctor it chooses. ReliaStar Life pays for that exam. ReliaStar Life can only require one exam a year after premiums have been waived for 2 full years.

When ReliaStar Life approves your proof of total disability, premiums are waived as of the sixth month following the date you become totally disabled. ReliaStar Life refunds to you any premium paid for the period during which premiums are not required to be paid under the Waiver of Life Insurance Premium Disability Benefit.

Termination of Waiver of Premium

ReliaStar Life stops waiving premiums on the earliest of the following dates:

- The date you are no longer totally disabled.
- The date you do not give ReliaStar Life proof of total disability when asked.
- For employees, the later of the date of your retirement or age 70.
- For spouses, the Covered Class Anniversary Date on or after your 70th birthday.
- The date your Life Insurance terminates.

If ReliaStar Life stops waiving your premiums, your Life Insurance will stay in force only if all of the following conditions are met:

- The Life Insurance under the Group Policy is still in force.
- You are eligible for insurance under the Group Policy.
- Your premium payments are resumed.

LIFE INSURANCE

The amount of Life Insurance that stays in force will be the amount shown on the Schedule of Benefits in effect on the date your premium payments are resumed.

If you apply for and are issued an individual policy under the Conversion Right of the Group Policy, this Waiver of Premium is not available unless you surrender the individual conversion policy to ReliaStar Life and this disability commenced while you were insured under the Group Policy. ReliaStar Life will then refund all premiums paid for the individual conversion policy.

Beneficiary
The beneficiary is named to receive the proceeds to be paid at your death. You may name more than one beneficiary.

You may name, add or change beneficiaries by written request as described below. You may also choose to name a beneficiary that you cannot change without his or her consent. This is an irrevocable beneficiary.

You may name, add or change beneficiaries by written request if all of the following conditions are met:
- Your coverage is in force.
- ReliaStar Life has written consent of all irrevocable beneficiaries.
- You have not assigned the ownership of your insurance. The rights of an assignee are described in the Assignment section.

All requests are subject to the approval of ReliaStar Life. A change will take effect as of the date it is signed but will not affect any payment ReliaStar Life makes or action it takes before receiving your notice.

Payment of Proceeds
ReliaStar Life pays proceeds to the beneficiary. If there is more than one beneficiary, each receives an equal share, unless you have requested otherwise, in writing. To receive proceeds, a beneficiary must be living on the earlier of the following dates:
- The date ReliaStar Life receives proof of your death.
- The tenth day after your death.

If there is no eligible beneficiary or if you did not name one, ReliaStar Life pays the proceeds in the following order:
1. Your spouse.
2. Your natural and adopted children.
3. Your parents.
4. Your estate.

The person must be living on the tenth day after your death.

Settlement Options
Settlement options are alternative ways of paying the proceeds under the Group Policy. Proceeds is the amount of each benefit ReliaStar Life pays when you die or when you request and are eligible for the Accelerated Life Benefit. ReliaStar Life will send a statement with any periodic payment of the Accelerated Life Benefit showing the new in force amount of insurance. To find out more about settlement options, please contact ReliaStar Life.

Accelerated Life Benefit

NOTE: YOUR AMOUNT OF LIFE INSURANCE WILL BE REDUCED IF YOU RECEIVE AN ACCELERATED LIFE BENEFIT.

Accelerated Life Benefit proceeds is the amount ReliaStar Life pays to you or your legal representative while you are living when it has been determined that you have a terminal condition. The Accelerated Life Benefit proceeds are paid only once.

The Accelerated Life Benefit is the amount shown on the Schedule of Benefits in effect on the date you apply for Accelerated Life Benefit proceeds. You will not be able to increase your Life Insurance benefit after the time you apply for the Accelerated Life Benefit, unless it is determined that you are ineligible to receive Accelerated Life Benefit proceeds and also eligible for the increase.

To receive the Accelerated Life Benefit, **all** of the following conditions must be met.

LIFE INSURANCE

You must:
- request this benefit in writing while you are living. If you are unable to request this benefit yourself, your legal representative may request it for you.
- be insured for Life Insurance benefits under this Group Policy.
- have Life Insurance benefits of at least $20,000 as shown on the Schedule of Benefits.
- provide to ReliaStar Life a doctor's statement which gives the diagnosis of your medical condition; and states that because of the nature and severity of such condition, your life expectancy is no more than 6 months. ReliaStar Life may require that you be examined by a doctor of its choosing. If ReliaStar Life requires this, ReliaStar Life pays for the exam.
- provide to ReliaStar Life written consent from any irrevocable beneficiary, assignee, and, in community property states, from your spouse.

Benefit Payment
ReliaStar Life pays the Accelerated Life Benefit proceeds to you unless both of the following are true:
- It is shown, to the satisfaction of ReliaStar Life, that you are physically and mentally incapable of receiving and cashing the lump sum payment.
- A representative appointed by the courts to act on your behalf makes a claim for the payment.

If ReliaStar Life does not pay you because the 2 above conditions apply, payments instead will be made to one of the following:
- A person who takes care of you.
- An institution that takes care of you.
- Any other person ReliaStar Life considers entitled to receive the payments as your trustee.

Accelerated Life Benefit Exclusions
ReliaStar Life does not pay benefits for a terminal condition if either of the following apply:
- any required Accelerated Life Benefit premium or Life Insurance premium is due and unpaid.
- the terminal condition is directly or indirectly caused by attempted suicide or intentionally self-inflicted injury, whether sane or insane.

Effects on Coverage
When ReliaStar Life pays out this benefit, your coverage is affected in the following ways:
- Your total available Life Insurance benefit equals your amount of Life Insurance shown on the Schedule of Benefits at the time your application for the Accelerated Life Benefit is approved.
- Your Life Insurance benefit is reduced by the Accelerated Life Benefit proceeds paid out under this provision.
- Your Life Insurance benefit amount which you may convert is reduced by the Accelerated Life Benefit proceeds paid out under this provision.
- You will not be able to increase your Life Insurance benefit after ReliaStar Life approves you to receive the Accelerated Life Benefit.
- Your premium is based upon the Life Insurance benefit amount in force prior to any proceeds paid under this Accelerated Life Benefit provision. Such premium must be paid, unless waived, to keep the Life Insurance coverage in force.
- Your remaining Life Insurance benefit is subject to future age reductions.
- You will not be able to reinstate your coverage to its full amount in the event of a recovery from a terminal condition.
- Your spouse's or dependents' Life Insurance coverage will be unaffected by Accelerated Life Benefit proceeds paid to you, provided all required premiums are paid.
- Your receipt of Accelerated Life Benefit proceeds does not affect your Accidental Death and Dismemberment Insurance. Thus, if you should die in an accident after receiving Accelerated Life Benefit Proceeds, the amount of your Accidental Death and Dismemberment Insurance will not be affected.

Accidental Death & Dismemberment (AD&D) Insurance
ReliaStar Life pays this benefit if you lose your life, limb, sight, due to an accident. All of the following conditions must be met:
- You are covered for AD&D Insurance on the date of the accident.

- The loss occurs within 180 days of the date of the accident.
- The cause of the loss is not excluded.
- The loss occurs before the first premium due date following your 70th birthday.

ReliaStar Life pays the benefit shown below if you suffer any of the losses listed. The Full Amount is shown on the Schedule of Benefits. ReliaStar Life pays only one Full Amount while the Group Policy is in effect. If you have a loss for which ReliaStar Life paid 1/2 of the Full Amount, ReliaStar Life pays no more than 1/2 of the Full Amount for the next loss.

Table of AD&D Benefits

For:	The benefit is:
Loss of life	Full Amount
Loss of both hands, both feet or sight of both eyes	Full Amount
Loss one hand and one foot	Full Amount
Loss of one hand or one foot and sight of one eye	Full Amount
Loss of one hand or one foot or sight of one eye	1/2 Full Amount

Loss of hands or feet means loss by being permanently, physically severed at or above the wrist or ankle. Loss of sight means total and permanent loss of sight.

ReliaStar Life does not pay a benefit for loss of use of the hand or foot.

Death benefits are paid to your beneficiary. All other benefits are paid to you.

Accidental Death and Dismemberment Exclusions
ReliaStar Life does not pay benefits for loss directly or indirectly caused by any of the following:
- An accident occurring before the Effective Date of your Covered Class.
- Suicide or intentionally self-inflicted injury, while sane or insane.
- Physical or mental illness.
- Bacterial infection or bacterial poisoning. **Exception:** Infection from a cut or wound caused by an accident.
- Riding in or descending from an aircraft as a pilot or crew member.
- Any armed conflict, whether declared as war or not, involving any country or government.
- Injury suffered while in the military service for any country or government.
- Injury which occurs when you commit or attempt to commit a crime.
- Use of any drug, narcotic or hallucinogenic agent, unless prescribed by a doctor or taken as directed by a doctor or the manufacturer.

Dependent's Life Insurance
ReliaStar Life pays a death benefit according to the Dependent's Life Insurance shown on the Schedule of Benefits in effect on the date your insured dependent dies.

ReliaStar Life pays the proceeds to you, if you are living on the earlier of the following:
- The day 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.

CONVERSION RIGHTS

Life Insurance

You may convert this insurance to an individual life insurance policy if any part of your Life Insurance under the Group Policy stops. Proof of good health is not required.

Conditions for Conversion

You may convert this Life Insurance if it stops for any of the following reasons:

- You have reached the maximum age limit of your Covered Class.
- Your Life Insurance is terminated because the Group Policy or your Covered Class is terminated and your Life Insurance under the Group Policy has been in effect for at least 5 years in a row.
- The amount of Life Insurance is reduced.
- Premium is no longer being waived under the Waiver of Life Insurance Premium Disability Benefit and your group Life Insurance stops.
- The Participating Organization offers a similar life insurance plan through another insurance carrier.

You must apply for and pay the first premium for an individual policy within 31 days after any part of your insurance stops.

ReliaStar Life must be notified in writing, and will supply you with a conversion form to complete and return.

Type of Converted Policy

You may purchase any individual, non-term nonparticipating policy offered to your Covered Class by ReliaStar Life. The new insurance will not include a Waiver of Premium benefit unless Waiver of Premium is offered by us under the conversion policy and proof of good health is provided.

Amount of Conversion Coverage

If your Life Insurance is terminated because the Group Policy or your Covered Class is terminated, or the Participating Organization offers a similar life insurance plan through another insurance carrier, and your Life Insurance under the Group Policy has been in effect for at least 5 years in a row, the amount of the individual policy is limited to the lesser of –

- $5,000, or
- the amount of Life Insurance which stops, minus the amount of other group insurance for which you become eligible within 31 days of the date your insurance stops.

If your Life Insurance stops for any other reason, the amount of your individual policy may be any amount up to the amount of your Life Insurance that stopped.

CONVERSION RIGHTS

Effective Date

The new policy takes effect the first day of the month following the date you apply for conversion.

If you die within the 31-day period allowed for making application to convert after your Life Insurance stops, ReliaStar Life will pay a death benefit to your beneficiary in the amount you were entitled to convert only if ReliaStar Life had received your signed notification of the conversion.

Premiums

Premiums for the new policy are based on your age on the date of conversion.

CLAIM PROCEDURES

Submitting a Claim

You, your insured dependent or someone on your behalf must send ReliaStar Life written notice of the loss on which your claim will be based. The notice must –

- include information to identify you or your insured dependent, like your name, address and Covered Class' Group number.
- be sent to ReliaStar Life or to the authorized administrator.
- be sent within 20 days after the loss for which claim is based has occurred or as soon as reasonably possible.

Claim Forms

ReliaStar Life or its authorized administrator will send proof of loss claim forms within 15 days after ReliaStar Life receives notice of claim.

Completed proof of loss claim forms or other written proof of loss detailing how the loss occurred must be sent to ReliaStar Life within 90 days after the loss or as soon as reasonably possible.

GENERAL PROVISIONS

Life Insurance Assignment
You can change the owner of your Life Insurance under the Group Policy by sending ReliaStar Life written notice. This change is an absolute assignment. You transfer all your rights and duties as owner to the new owner. The new owner can then make any change the Group Policy allows. A request for an absolute assignment –

- does not change the insurance or the beneficiary.
- applies only if ReliaStar Life receives your notice.
- takes effect from the date signed.
- does not affect any payment ReliaStar Life makes or action ReliaStar Life takes before receiving your notice.

ReliaStar Life assumes no responsibility for the validity of any assignment. You are responsible to see that the assignment is legal in your state and that it accomplishes the goals that you intend.

A collateral assignment is not allowed.

Legal Action
Legal action may not be taken to receive benefits until 60 days after the date proof of loss is submitted according to the requirements of the Group Policy. Legal action must be taken within 3 years after the date proof of loss must be submitted.

If the Policyholder's state requires longer time limits, ReliaStar Life will comply with the state's time limits.

Autopsy
ReliaStar Life may have an autopsy performed, if not forbidden by state law, if you or your insured dependent die.

Incontestability
Your insurance has a contestable period starting with the effective date of your insurance and continuing for 2 years while you are living. During that 2 years, ReliaStar Life can contest the validity of your insurance because of inaccurate or false information received relating to your or your dependents' insurability. Only statements that are in writing and signed by you can be used to contest the insurance.

DEFINITIONS

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

Active Work, Actively at Work – the applicant is physically present at his or her customary place of employment with the intent and ability of working the scheduled hours and doing the normal duties of his or her job on that day.

Covered Class – all employees and spouses as described below.

Dependent –
- your unmarried child over 14 days but less than 19 years of age.
- your unmarried child 19 years but less than 25 years of age who is a student dependent.

The term "child" means –
- your natural or adopted child, who is dependent on you for support and maintenance.
- a child who is placed in your home for purposes of adoption.
- a child who is primarily dependent on you for support and lives with you in a permanent parent-child relationship, and who is your stepchild, your foster child, or a child for whom you are legal guardian.

The term "dependent" does not include –
- a married child.
- a child living outside the United States.
- a child on active military duty.
- a child eligible for Employee's/Spouse's Insurance under the Group Policy.
- a parent of you or your spouse.
- a child who does not give proof of good health when asked, or whose proof is not accepted by ReliaStar Life.

Employee – an active employee residing in the United States who is employed by the Participating Organization and is regularly scheduled to work on at least a 20-hour-per-week basis. Such employees of companies and affiliates controlled by the Participating Organization are included. Temporary and seasonal employees are excluded.

Group Policy – the written group insurance contract between ReliaStar Life and the Policyholder.

Nonworking Day – a day on which the employee is not regularly scheduled to work, including time off for the following:
- Vacations.
- Personal holidays.
- Weekends and holidays.
- Approved nonmedical leave of absence.

Nonworking day does not include time off for any of the following:
- Medical leave of absence.
- Temporary layoff.
- The Participating Organization suspending its operations, in part or total.
- Strike.

ReliaStar Life – ReliaStar Life Insurance Company, at its Home Office in Minneapolis, Minnesota.

Spouse – the legal husband or wife of an employee.

Student Dependent – a dependent who has his or her chief place of residence with you, does not have a regular full-time job and is a full-time student physically attending classes at a school with a regular teaching staff, curriculum and student body.

ReliaStar Life considers full-time to be the number of credits or courses required for full-time students by the school your dependent is attending.

Terminal Condition – an injury or sickness which is expected to result in your death within 6 months and from which there is no reasonable chance of recovery. ReliaStar Life, or a qualified party chosen by ReliaStar Life, will make this determination.

DEFINITIONS

Total Disability, Totally Disabled – your inability, due to sickness or accidental injury, to work at any job suited to your education, training or experience.

Written, In Writing – signed, dated and received at ReliaStar Life's Home Office in a form ReliaStar Life accepts.

You, Your – a person insured for insurance under the Group Policy.