



**RELIASTAR LIFE INSURANCE COMPANY
CERTIFICATE BOOKLET RIDER**

**State of South Dakota
68254-3GAT**

(Applicable only to Active Insureds that retain coverage amounts of 1/2 or 1 times BYE)

Your certificate B-14517 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

The provision "Supplemental Life Insurance, Accidental Death and Dismemberment (AD&D) Insurance" under the Schedule of Benefits section is changed to read as follows:

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

Class	Amount of Life Insurance	Full Amount of AD&D Insurance
All Active Eligible Employees	1/2 or 1 times your Basic Yearly Earnings not to exceed \$400,000	1/2 or 1 times your Basic Yearly Earnings not to exceed \$400,000

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, 2014.
- 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.

A handwritten signature in cursive script that reads "Elizabeth Kimber".

Registrar