

**RELIASTAR LIFE INSURANCE COMPANY
CERTIFICATE BOOKLET RIDER**

State of South Dakota
68254-3GAT

(Applicable only to Active Employees who were previously enrolled in Dependent Supplemental Life Insurance prior to 1/1/2014)

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. DEPENDENT'S INSURANCE

The provision "Dependent's Insurance" is changed to read as follows:

Eligibility

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

- The date you are eligible for Employee's Supplemental Life Insurance.
- The date you first acquire a dependent as defined.

You must meet all of the following conditions to become insured for Dependent's Supplemental Life Insurance:

- Be insured for Employee's Supplemental Life Insurance.
- Apply for Dependent's Supplemental Life Insurance, if you must pay any part of the premium. You must apply for all dependents you have within 90 days of the date you are initially eligible for Dependent's Supplemental Life Insurance.
- Give ReliaStar Life proof of good health for your dependent, which it approves, as required on the Schedule of Benefits.

If you and your spouse are insured as employees under the Group Policy, both you and your spouse can apply for Dependent's Supplemental Life Insurance. If only one spouse is carrying the Dependent's Supplemental Life Insurance and that spouse stops being insured as an employee, the other spouse may become insured for Dependent's Supplemental Life Insurance, without proof of good health, by applying within 90 days.

The remaining provisions of Dependent's Insurance are applicable.

II. DEFINITIONS

The definition of "Dependent" is changed to read as follows:

Dependent –

- your lawful spouse.
- your child from birth but less than 26 years of age.
- your child from 26 but less than 29 years of age who is a student dependent.

The term "dependent" does not include –

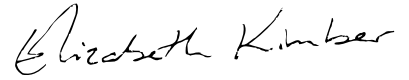
- a child eligible for Employee's Insurance under the Group Policy.
- a spouse or child on active military duty.
- a parent of you or your spouse.
- a spouse or child who does not give proof of good health when requested, or whose proof is not approved.

The remaining Definitions are applicable.

III. 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.



Registrar