

RELIASTAR LIFE INSURANCE COMPANY

Minneapolis, Minnesota 55440

FLORIDA CERTIFICATE ENDORSEMENT
for Group Critical Illness Insurance

Your Certificate has been changed as follows. Please keep this endorsement with Your Certificate. This endorsement is subject to all other terms of the Policy.

I. AGE REDUCTION

Benefits reduce 50% on the Policy anniversary following Your 70th birthday or five years after the policy effective date whichever is later; however, premiums do not reduce as a result of this benefit change.

II EFFECTIVE DATE

This endorsement is effective for You on or after the later of the following dates:

- The Policy effective date.
- The effective date of Your insurance.



Secretary

RELIASTAR LIFE INSURANCE COMPANY
Minneapolis, Minnesota 55440

MINNESOTA CERTIFICATE ENDORSEMENT for Group Critical Illness Insurance

Your Certificate has been changed as follows. Please keep this endorsement with Your Certificate. This endorsement is subject to all other terms of the Policy.

I. DEFINITIONS

If Your Certificate includes a Children's Critical Illness Rider, the definition of **Child** or **Children** is changed to the following

Child or **Children** means Your unmarried natural or adopted child or stepchild or child for whom You or Your Spouse are a legal guardian, from birth to 26 years of age. This includes Your grandchild who is financially dependent on You and resides with You continuously from birth.

This definition includes a Child of Your domestic partner or civil union partner who is recognized as equivalent to a Spouse in the state with governing jurisdiction of the Policy.

This definition includes Your Child age 26 or older who remains dependent on You for support and maintenance because that Child is incapable of self-sustaining employment by reason of developmental disability, mental illness or disorder, or physical disability. Written proof of the Child's incapacity must be furnished to Us at our home office within 31 days prior to the Child reaching the limiting age while insured under this Children's Critical Illness Rider. We may require, at reasonable intervals, but not more than once a year after the two year period following attainment of the limiting age, evidence satisfactory to Us that the incapacity is continuing.

II. GENERAL PROVISIONS

The POLICY TERMINATION provision is changed to add the following statement:

If the Policy is terminated, We will make a good faith effort to notify all Insured Persons at least 30 days before the termination date. We will not notify Insured Persons if We have reasonable evidence that the Policy has been or will be replaced by a substantially similar group policy, plan or contract.

III. EXCLUSIONS

The EXCLUSIONS section of Your Certificate, Spouse Critical Illness Rider and Children's Critical Illness Rider is changed to the following:

Benefits are not payable for any Critical Illness caused in whole or directly by any of the following:

- Participation or attempt to participate in a felony or illegal occupation.
- Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane.
- War or any act of war, whether declared or undeclared (excluding acts of terrorism).
- Loss sustained while on active duty as a member of the armed forces of any nation. However, We will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of this exclusion.
- Alcoholism or drug abuse.
- Being under the influence of any narcotic, unless the narcotic is taken under the direction of and as directed by a Doctor.

IV. EFFECTIVE DATE

This endorsement is effective for You on or after the later of the following dates:

- The Policy effective date.
- The effective date of Your insurance.



Secretary

RELIASTAR LIFE INSURANCE COMPANY
Minneapolis, Minnesota 55440

TEXAS CERTIFICATE ENDORSEMENT
for Group Critical Illness Insurance

Your Certificate has been changed as follows. Please keep this endorsement with Your Certificate. This endorsement is subject to all other terms of the Policy.

I. DEFINITIONS

If Your Certificate includes a Children's Critical Illness Rider, the definition of **Child** or **Children**, is changed to the following:

Child or **Children** means Your unmarried natural or adopted child or stepchild from birth to 26 years of age. This includes Your unmarried grandchild who is Your dependent for federal income tax purposes on the date the grandchild is first eligible under this Children's Critical Illness Rider, and a child for whom You must provide medical support under a court order.

This definition includes a Child of Your domestic partner or civil union partner who is recognized as equivalent to a Spouse in the state with governing jurisdiction of the Policy.

This definition includes Your Child age 26 or older who remains dependent on You for support and maintenance because that Child is incapable of working due to physical or mental handicap. Written proof of the Child's incapacity must be furnished to Us at our home office within 31 days prior to the Child reaching the limiting age while insured under this Children's Critical Illness Rider. We may require, at reasonable intervals, but not more than once a year after the two year period following attainment of the limiting age, evidence satisfactory to Us that the handicap is continuing.

II. EFFECTIVE DATE

This endorsement is effective for You on or after the later of the following dates:

- The Policy effective date.
- The effective date of Your insurance.



Secretary