

ReliaStar Life Insurance Company
Minneapolis, Minnesota

**SOUTH DAKOTA CERTIFICATE ENDORSEMENT
for Group Term Life Insurance**

Your Certificate has been changed to include this endorsement. Please keep this endorsement with your Certificate. This endorsement is subject to all other terms of the Policy, Certificate, riders and endorsements issued.

ACCIDENTAL DEATH RIDER OR ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) RIDER

If your Certificate includes an Accidental Death Rider or AD&D Rider, then the EXCLUSIONS are revised as follows:

The exclusion for disease or infirmity is changed to read:

- Disease or infirmity of body, or medical and surgical treatment for such disease or infirmity.

Any exclusion for felonies is changed to read:

- Committing a felony.

Any exclusion for participation in a riot is changed to read:

- Active participation in a riot, insurrection or terrorist activity. The exclusion for riot or insurrection is limited to instigators and does not include civil commotion, disorder, injury as an innocent bystander, or injury for self defense.

Any exclusion for participation in an illegal occupation or activity does not apply.

Any exclusion for intoxication does not apply.

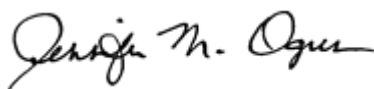
Any exclusion for use of drugs does not apply.

Any exclusion for voluntary intake of poison, gas or fumes does not apply.

Any exclusion regarding incarceration is changed to read:

Benefits under this rider are not payable for loss caused or contributed to by a Covered Person's Accidental Injury that occurs while the Covered Person is incarcerated, if the incarceration is during a period of legal incarceration in a penal or correctional institution of more than seven days or during a period of legal detainment of more than seven days.

All other Accidental Death or AD&D exclusions remain unchanged.



Secretary
ReliaStar Life Insurance Company