

RELIASTAR LIFE INSURANCE COMPANY  
Minneapolis, Minnesota 55440

**SOUTH DAKOTA 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**

The definition of **Doctor** is changed to add the following statement:

Doctor includes a family member if the family member is the only Doctor in Your area provided the Doctor is acting within the scope of his/her practice.

If Your Certificate includes a definition of **Pre-Existing Condition**, and that definition has a time period of anything other than 6 months, then this time period is changed to be 6 months.

**II. GENERAL PROVISIONS**

If Your Certificate includes a PORTABILITY provision and that provision states that We may change the portability premium rates at any time with less than 45 days written notice, then this time period is changed to be 45 days.

The same time period change applies to any PORTABILITY FOLLOWING DEATH OR DIVORCE provision if You have a Spouse Critical Illness Rider, and to any PORTABILITY FOLLOWING DEATH provision if You have a Children's Critical Illness Rider.

**III. CRITICAL ILLNESS BENEFITS**

If any of the benefits are conditioned by requiring "first" diagnosis, that provision is changed by removing the requirement that the diagnosis be the "first."

**IV. EXCLUSIONS AND LIMITATIONS**

If Your Certificate contains an exclusion for alcoholism or drug abuse, then this exclusion does not apply.

This change also applies to the following riders, if included: Restoration of Benefits Rider and Recurrence Rider.

**V. 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