RELIASTAR LIFE INSURANCE COMPANY CERTIFICATE BOOKLET RIDER

Midwest Coalition of Labor Trust 70696-5GAT1

All Eligible Class 1 Chicago Laborers District Council (Account 5)

Your certificate B-18418 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

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

Amount of Class Class 1 Chicago \$15,000 \$5,000 \$15,000 \$15,000

Proof of Good Health

Proof of good health is required for amounts in excess of the limits described below. Coverage is subject to the Group Policy's proof of good health requirements that are in force on the effective date of coverage. Any increase to coverage is subject to the Group Policy's proof of good health requirements that are in force on the effective date of the increase. For proof of good health, a completed Evidence of Insurability form must be submitted to ReliaStar Life for approval.

Member-Basic Life Insurance

Limit without Proof \$15,000.

• Initial eligibility on or after the Group Policy Effective Date...

II. EFFECTIVE DATE

This Certificate Booklet Rider is effective for you on the latest of the following dates:

- September 1, 2022.
- The effective date of your insurance.

Pamela Chock
Registrar

RB18418d (09/22)