

**RELIASTAR LIFE INSURANCE COMPANY  
CERTIFICATE BOOKLET RIDER**

**Midwest Coalition of Labor Trust  
70696-5GAT1**

**(Applicable only to Local 281 Sprinkler Fitters)**

Please insert this rider in your certificate. This rider is subject to all of the terms of the Group Policy.

**I. SCHEDULE OF BENEFITS**

The following provision is added to the Basic Life Insurance and Accidental Death and Dismemberment (AD&D) Insurance section on page 2.

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

<b>Class</b>	<b>Amount of Life Insurance</b>	<b>Full Amount of AD&amp;D Insurance</b>
All Eligible Local 281 Sprinkler Fitters	\$100,000	\$50,000

**II. EFFECTIVE DATE**

This Certificate Booklet Rider is effective for your insured dependents on the latest of the following dates:

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



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Registrar