

**RELIASTAR LIFE INSURANCE COMPANY
CERTIFICATE BOOKLET RIDER**

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

All Eligible International Union of Operating Engineers Local 150 (Accounts 1)

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

Class	Amount of Life Insurance	Full Amount of AD&D Insurance
All Eligible International Union of Operating Engineers Local 150 (Accounts 1)	\$10,000	\$5,000
All Eligible International Union of Operating Engineers Local 150 Office Staff (Accounts 1)	\$100,000	\$5,000

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

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

Limit without Proof

\$100,000.

II. EFFECTIVE DATE

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

- January 1, 2023.
- The effective date of your insurance.


Registrar