

**RELIASTAR LIFE INSURANCE COMPANY
CERTIFICATE BOOKLET RIDER**

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

(Applicable only to International Union of Operating Engineers Local 150)

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 Dependent Life Insurance and Accidental Death and Dismemberment (AD&D) Insurance section on page 2.

Dependent Life Insurance and Accidental Death and Dismemberment (AD&D) Insurance

Class	Amount of Life Insurance	Full Amount of AD&D Insurance
Grandfathered Spouse	\$25,000	\$25,000

Spouses choosing to remain at \$25,000 effective 1/1/19 will forego electing a higher amount of spouse coverage in the future.

II. EFFECTIVE DATE

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

- January 1, 2019.
- The effective date of your dependents' insurance.
- The date of your dependent's final discharge from the hospital, for any dependent, other than a newborn, who is confined in a hospital on the date this Rider would otherwise start.



Registrar

Licensed Resident Agent