RELIASTAR LIFE INSURANCE COMPANY CERTIFICATE BOOKLET RIDER

Midwest Coalition of Labor

70696-5GAT1

(Applicable only to IUOE LOCAL 324)

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

Class IUOE Local 324 Amount of Life Insurance \$5,000 Full Amount of AD&D Insurance \$2,500

II. EFFECTIVE DATE

This Certificate Booklet Rider is effective for your insured dependents on the latest of the following dates: • May 1, 2023.

• The effective date of your insurance.

Pamela Chock

Registrar