RELIASTAR LIFE INSURANCE COMPANY CERTIFICATE BOOKLET RIDER

Midwest Coalition of Labor 70696-5GAT1

(Applicable only to IUOE LOCAL 103)

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

| | Amount of | Full Amount of |
|----------------|----------------|----------------|
| Class | Life Insurance | AD&D Insurance |
| IUOE Local 103 | \$10,000 | \$5,000 |

II. EFFECTIVE DATE

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

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

Pamela Chock

RB18414 RB-18414af (01/24)