



**RELIASTAR LIFE INSURANCE COMPANY
CERTIFICATE BOOKLET RIDER**
North American Division of Seventh-day Adventists
67807-4PAI

(Applicable only to Recreational Pilots or Employee Pilots of the Policyholder)

Your certificate B-13829 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

The provision "Supplemental Accidental Death and Dismemberment (AD&D) Insurance" under the Schedule of Benefits section is changed to read as follows:

Supplemental Accidental Death and Dismemberment (AD&D) Insurance

| Class | Full Amount of Supplemental AD&D Insurance* |
|---|--|
| All Eligible Employees who are recreational pilots or employee pilots of the Policyholder | Choice of \$25,000 to a maximum of \$125,000 in increments of \$25,000 |

The remaining provisions of the Schedule of Benefits are applicable.

II. ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

The provision "Accidental Death and Dismemberment Exclusions" under the Accidental Death and Dismemberment Insurance is changed to read as follows:

Accidental Death and Dismemberment Exclusions

ReliaStar Life does not pay benefits for loss directly or indirectly caused by any of the following:

- Suicide or intentionally self-inflicted injury, while sane or insane.
- Physical or mental illness.
- Bacterial infection or bacterial poisoning. **Exception:** Infection from a cut or wound caused by an accident.
- Any armed conflict, whether declared as war or not, involving any country or government.
- Injury suffered while in the military service for any country or government.
- Injury which occurs when you commit or attempt to commit a felony.
- Your being under the influence of any narcotic –
 - unless prescribed by a doctor.
 - which is illegal.
 - not taken as directed by a doctor or the manufacturer.
- Your intoxication. Intoxication means your blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.

III. EFFECTIVE DATE

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

- January 1, 2013.
- The effective date of your insurance.
- The date you return to active work if you are not actively at work on the date this Rider would otherwise start.

A handwritten signature in black ink, appearing to read "Miss J", is written above a horizontal line.

Registrar