



**RELIASTAR LIFE INSURANCE COMPANY  
CERTIFICATE BOOKLET RIDER**

**Board of Education of Wicomico County  
61552-8GAT**

Your certificate C-6606 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 provisions found on page 2 are changed to read as follows:

**LIFE INSURANCE, ACCIDENTAL DEATH AND  
DISMEMBERMENT (AD&D) INSURANCE**

<b>Class</b>	<b>Amount of Life Insurance*</b>	<b>Full Amount of AD&amp;D Insurance*</b>
All Eligible Employees	The lesser of: 11/2 times your Basic Yearly Earnings, or \$100,000. The minimum amount is \$10,000.	The lesser of: 11/2 times your Basic Yearly Earnings, or \$100,000. The minimum amount is \$10,000.

\*On and after your 70th birthday, we decrease the amount of your insurance. Based on age, we pay a percentage of the amount otherwise payable –  
• from your 70th birthday to age 75, we pay 75%,  
• from your 75th birthday and after, we pay 66 2/3%.

**Basic Yearly Earnings** means the yearly salary or wage you receive for work done for the Policyholder. It does not include bonuses, commissions, or over-time pay. To determine benefits, your amount of insurance is rounded to the next higher \$1,000 multiple, unless the amount equals a \$1,000 multiple.

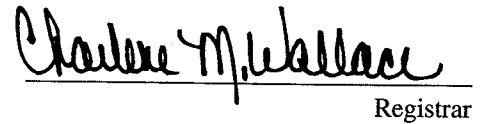
**ACCELERATED DEATH BENEFIT**

This benefit is \$3,000 up to the lesser of 50% of your amount of Life Insurance in force, or \$50,000, whichever is less. This benefit is available to employees only. Employees must have at least \$6,000 in Life Insurance coverage in force to qualify for this benefit.

## II. EFFECTIVE DATE

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

- September 1, 2003.
- 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.

  
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Registrar