



**RELIASTAR LIFE INSURANCE COMPANY
CERTIFICATE BOOKLET RIDER**

**Harford County, Maryland
66288-7DISABILITY**

Applicable only to current Employees who enrolled for coverage effective July 1, 2009

Your certificate B-12222 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 "Disability Income Insurance – Monthly Income Benefits" under the Schedule of Benefits section is changed to read as follows:

Disability Income Insurance – Monthly Income Benefits

Monthly Income Benefit Percentage	60%
Maximum Monthly Income Benefit	\$4,000
Minimum Monthly Income Benefit	The greater of \$100 or 10% of the Gross Monthly Benefit

The remaining provisions of the Schedule of Benefits are applicable.

II. EFFECTIVE DATE

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

- July 1, 2009.
- 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.


Registrar