

MINNESOTA LIFE

Minnesota Life Insurance Company
400 Robert Street North
St. Paul, MN 55101-2098

RELIASTAR

ReliaStar Life Insurance Company
20 Washington Avenue South
Minneapolis, MN 55401

(herein called the Companies)

<u>Group Policy Number</u>	<u>Amendment Number</u>	<u>Amendment Effective Date</u>
28736-G	1	January 1, 2005


This amendment is to be attached to and forms a part of the specified Reissued Group Policy issued by the Companies to the State of Minnesota on January 1, 2005. Continued payment of premium by the policyholder shall represent acceptance of the conditions of this amendment.

The Reissued Group Policy is hereby amended, as of the Amendment Effective Date indicated above, as follows:

Page 3 attached hereto replaces the corresponding page 3 of the Reissued Group Policy.


Minnesota Life
Insurance Company

ReliaStar Life
Insurance Company


Secretary


President


Secretary


President

SCHEDULE OF BENEFITS

ACCIDENTAL DEATH, DISMEMBERMENT AND LOSS OF SIGHT BENEFITS can be applied for in \$5,000 units up to the applicable maximum shown below. Individual coverage and benefit amounts are on file with the State of Minnesota Department of Employee Relations.

<u>Age When Application is Made</u>	<u>Employee Maximum Benefit</u>	<u>Dependent Maximum Benefit*</u>
16 - 60	\$100,000	\$25,000
61 and Over	50,000	25,000

*The amount of insurance on a dependent cannot exceed the amount of insurance on the employee.

DEFINITIONS

Covered Accident

An accidental bodily injury that occurs while insured under the policy.

Dependent

The insured's legally married spouse.

Employee

Any individual who is determined by the policyholder as eligible for insurance.

Insured

Any individual who is an elected or appointed public official or any person who is determined by the policyholder as eligible for insurance.

Physician

Any individual who is licensed by the law of the state in which treatment is received as qualified to treat the type of injury causing the loss for which claim is made.

Salary

The insured's regular rate of annual compensation as defined by the policyholder, excluding overtime pay and bonuses.