

**YOUR
GROUP
LIFE INSURANCE
PLAN**



Professional Educators of Tennessee

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B-6625 (7-99)

RELIASTAR LIFE INSURANCE COMPANY
Minneapolis, Minnesota 55440

ReliaStar Life Insurance Company (ReliaStar Life) certifies that it has issued the Group Policy listed below to the Policyholder. All benefits are controlled by the terms and conditions of the Group Policy. The Group Policy is on file in the Policyholder's office. You may look at the Group Policy there.

Group Policy Number
GL-29644-9

Policyholder
Professional Educators of Tennessee

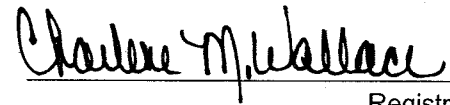
The insurance included in this certificate applies to you only if you have elected and are insured for it.

The Dependent's Insurance part of this certificate applies to you only if you are insured for it.

Your beneficiary is the last beneficiary you named, according to the records on file in ReliaStar Life's Home Office or on file with the Plan Administrator, if applicable. You may change your beneficiary any time, according to the terms of the Group Policy.

The certificate summarizes and explains the parts of the Group Policy which apply to you. This certificate is not an insurance policy. In any case of differences or errors, the Group Policy rules.

This certificate replaces any other certificates ReliaStar Life may have given you under the Group Policy.



Registrar

SCHEDULE OF BENEFITS

Basic Life Insurance

	Amount of Life Insurance*
MEMBER:	\$1,000

Supplemental Life Insurance, Accidental Death and Dismemberment (AD&D) Insurance

	Amount of Life Insurance*	Full Amount of (AD&D) Insurance*
MEMBER:	\$10,000 to \$300,000 in increments of \$5,000	\$10,000 to \$300,000 in increments of \$5,000
SPOUSE:	\$5,000 to \$150,000 in increments of \$5,000	\$5,000 to \$150,000 in increments of \$5,000

*Your amount of insurance will decrease to 50% on your 65th birthday.

Accelerated Life Benefit

This benefit is equal to 50% of your amount of Life Insurance in force, or \$50,000, whichever is less. You must have at least \$5,000 in Life Insurance coverage in force to qualify for this benefit.

Dependent Life Insurance

	Amount of Life Insurance
CHILD (each)	
• 14 days but less than 6 months of age	Choice of: \$500 or \$1,000
• 6 months but less than 19, student dependent	Choice of: \$5,000 or \$10,000
• 19 but less than 23	

Proof of Good Health Requirement

Proof of good health will be required -

- for any elected increase to your amount of Supplemental Life Insurance.
- for any increase in the amount of dependent's insurance.
- for amounts of member Supplemental Life Insurance in excess of \$50,000.
- for any amount of spouse Supplemental Life Insurance.
- for any amount of member Supplemental Life Insurance, if you apply more than 31 days after the date you become eligible.
- for any amount of dependent insurance, if you apply more than 31 days after the date you become eligible for dependent's insurance.

MEMBER'S/SPOUSE'S INSURANCE

Eligibility

The member/spouse is eligible on the later of the following dates:

- The Group Policy's Effective Date.
- The date the member becomes a member of the Policyholder.
- For the spouse, the date the member becomes a member of the Policyholder.

The member/spouse must meet the following conditions to become insured:

- Be eligible for the insurance.
- For member, be actively performing the normal duties of your occupation.
- For member and spouse, be at least age 18 and under age 60 on the date of application.
- Give to ReliaStar Life proof of good health it accepts, with or without expense to ReliaStar Life as requested on the Schedule of Benefits.

Effective Date of Member's/Spouse's Insurance

The Member's/Spouse's Insurance starts on the first day of the month on or after the later of the following dates:

- ReliaStar Life approves your proof of good health;
- Your premium is received;
- You become eligible for insurance; or
- You apply for insurance, if proof of good health is not required.

Effective Date of Change in Amount of Insurance

If there is an increase in the amount of your insurance, the increase will take effect on the first day of the month on or next following the date of the increase.

If there is a decrease in the amount of your insurance, the decrease will take effect on the first day of the month on or next following the date of the decrease.

Termination of Insurance

Your insurance stops on the earliest of the following dates:

- The last day of the month during which you are no longer eligible for insurance under the Group Policy.
- The date the Group Policy stops.
- The end of the period for which you paid premiums, if you do not make the next required premium contribution when due.
- The Group Policy Anniversary date on or after your 70th birthday.
- For Accelerated Life Benefit, the date your Life Insurance stops.
- For AD&D Insurance, the date your Life Insurance stops or the date Life Insurance premiums are waived under the Waiver of Life Insurance Premium Disability Benefit.

ReliaStar Life stops providing a specific benefit to you on the date that benefit is no longer provided under the Group Policy.

DEPENDENT'S INSURANCE

Eligibility

You are eligible for Dependent's Insurance on the later of the following dates:

- The date you are eligible for Members/Spouse's insurance.
- The date you first acquire a dependent as defined.

You must meet all of the following conditions to become insured for Dependent's Insurance:

You must –

- be insured for Member's/Spouse's insurance.
- apply for Dependents' Insurance. You must apply for all dependents you have within 31 days of the date you are eligible for Dependent's Insurance.
- give ReliaStar Life proof of good health for your dependents which it accepts, with or without expense to ReliaStar Life as requested on the Schedule of Benefits.

If you and your spouse are insured under the Group Policy, either you or your spouse, but not both, can apply for Dependent's Insurance.

Effective Date of Dependent's Insurance

Your dependent's insurance starts on the latest of the following dates:

- The date you become eligible for dependent's Insurance.
- The date of your dependent's final discharge from any facility for care and treatment of sickness or accidental injury, for any dependent, other than a newborn, who is confined in such facility on the date your Dependent's Insurance starts.
- The date ReliaStar Life approves your dependent's proof of good health, if proof is required by ReliaStar Life.
- The date you apply for Dependent's Insurance.
- The date ReliaStar Life receives your premium for dependent's insurance.

Termination of Insurance

Your Dependent's Insurance stops on the earliest of the following dates:

- The date the Dependent's Insurance part of the Group Policy stops.
- The date the Group Policy terminates.
- The end of the period for which you made your last premium contribution for Dependent's Insurance if you do not make a required contribution when due.
- The date your insurance stops.
- For each insured dependent, the last day of the month during which your insured dependent no longer meets the definition of dependent.
- The date the Dependent's Insurance part of the Group Policy is converted under the Conversion Right.

ReliaStar Life stops providing a specific benefit under your Dependent's Insurance on the date that benefit is no longer provided under the Group Policy.

Termination of Eligibility as a Student Dependent

Your student dependent is no longer an eligible student if your student dependent is 19 years or older and did not complete at least 8 months of full-time school attendance in the last 12 months, or does not meet the definition of dependent.

If your insured student dependent is unable to attend school full-time because of sickness or accidental injury, ReliaStar Life will continue the insurance until the first day of the next regular semester or quarter following your student dependent's recovery from sickness or accidental injury, or until your student dependent does not meet the definition of dependent.

Conversion of Dependent's Insurance

Your Dependent's Insurance can be converted for a new individual life insurance policy without proof of good health. The conversion must be made within 31 days after the first of these dates:

- The date you convert the policy.
- The date you die.
- The date the insured dependent no longer meets the definition of dependent.

The new policy will be issued for up to one times the amount of the Dependent's Insurance.

LIFE INSURANCE

Member's/Spouse's Insurance

ReliaStar Life pays a death benefit to your beneficiary if written proof is received that you have died while this insurance is in force. The death benefit is the amount of Life Insurance shown on the Schedule of Benefits in effect on the date of your death.

ReliaStar Life pays the death benefit for all causes of death. However, if you commit suicide, while sane or insane, within 2 years of the date your insurance starts, ReliaStar Life will refund only the amount of premiums paid for your Life Insurance under the Group Policy. ReliaStar Life will not pay a death benefit.

Waiver of Life Insurance Premium Disability Benefit

ReliaStar Life waives your Life Insurance premium that becomes due while you are totally disabled. The premium will be waived if you satisfy certain conditions. When ReliaStar Life waives a premium, the amount of Life Insurance equals the amount that would have been provided if you had not become totally disabled. That amount will reduce or stop according to the Schedule of Benefits in effect on the date total disability begins.

When ReliaStar Life waives a premium it includes Life Insurance, Waiver of Premium, Accelerated Life Benefit, AD&D Insurance, Dependent's Insurance, and any other benefits as elected under this certificate which were effective at the time of disability.

Conditions, Notice and Proof of Total Disability

ReliaStar Life requires written notice of claim and proof of total disability to waive your premium. All of the following conditions must also be met:

- Total disability must begin before your 60th birthday.
- You are insured for the Waiver of Life Insurance Premium Disability Benefit on the date you become totally disabled.
- You must be continuously totally disabled for at least six months.
- You continue to be totally disabled.
- Your insurance is in force when you suffer the sickness or accidental injury causing the total disability.
- All premiums are paid up to the date total disability begins.

ReliaStar Life needs written notice of claim before it waives any premium. This notice must be received –

- while you are living,
- while you are totally disabled, and
- within one year from the date total disability begins. If you cannot give ReliaStar Life notice within one year, your claim is still valid if you show you gave ReliaStar Life notice as soon as reasonably possible.

ReliaStar Life needs proof of your total disability before any premiums can be waived. ReliaStar Life may require you to have a physical exam by a doctor it chooses. ReliaStar Life pays for that exam. ReliaStar Life can only require one exam a year after premiums have been waived for 2 full years.

When ReliaStar Life approves your proof of total disability, premiums are waived as of the sixth month following the date you became totally disabled. ReliaStar Life refunds to you any premium paid for the period during which premiums are not required to be paid under the Waiver of Life Insurance Premium Disability Benefit.

Termination of Waiver of Premium

ReliaStar Life stops waiving premiums on the earliest of the following dates:

- The date you are no longer totally disabled.
- The date you do not give ReliaStar Life proof of total disability when asked.
- The date you reach age 70.
- The date your Life Insurance terminates according to the Schedule of Benefits.

If ReliaStar Life stops waiving your premiums, your Life Insurance will stay in force only if all of the following conditions are met:

- The Life Insurance under the Group Policy is still in force.
- You are eligible for insurance under the Group Policy.
- Your premium payments are resumed.

LIFE INSURANCE

The amount of Life Insurance that stays in force will be the amount shown on the Schedule of Benefits in effect on the date your premium payments are resumed.

If you apply for and are issued an individual policy under the Conversion Right of the Group Policy, this Waiver of Premium is not available unless you surrender the individual conversion policy to ReliaStar Life and this disability commenced while you were insured under the Group Policy. ReliaStar Life will then refund all premiums paid for the individual conversion policy.

Beneficiary

The beneficiary is named to receive the proceeds to be paid at your death. You may name more than one beneficiary.

You may name, add or change beneficiaries by written request as described below. You may also choose to name a beneficiary that you cannot change without his or her consent. This is an irrevocable beneficiary.

You may name, add or change beneficiaries by written request if all of the following conditions are met:

- Your coverage is in force.
- ReliaStar Life has written consent of all irrevocable beneficiaries.
- You have not assigned the ownership of your insurance. The rights of an assignee are described in the Assignment section.

All requests are subject to the approval of ReliaStar Life. A change will take effect as of the date it is signed but will not affect any payment ReliaStar Life makes or action it takes before receiving your notice.

Payment of Proceeds

ReliaStar Life pays proceeds to the beneficiary. If there is more than one beneficiary, each receives an equal share, unless you have requested otherwise, in writing. To receive proceeds, a beneficiary must be living on the earlier of the following dates:

- The date ReliaStar Life receives proof of your death.
- The tenth day after your death.

If there is no eligible beneficiary or if you did not name one, ReliaStar Life pays the proceeds in the following order:

1. Your spouse.
2. Your children.
3. Your parents.
4. Your estate.

The person must be living on the tenth day after your death.

Settlement Options

Settlement options are alternative ways of paying the proceeds under the Group Policy. Proceeds is the amount of each benefit ReliaStar Life pays when you die or when you receive a lump sum amount under the Accelerated Life Benefit. To find out more about settlement options, please contact ReliaStar Life.

Accelerated Life Benefit

ReliaStar Life pays this benefit if it has been determined that you have a terminal condition. Accelerated Life Benefit proceeds is the amount ReliaStar Life pays to you or your legal representative while you are living when it has been determined that you have a terminal condition. The Accelerated Life Benefit proceeds are paid in one lump sum and are paid only once. This lump sum payout is the only Settlement Option available to you prior to your death.

The Accelerated Life Benefit is the amount shown on the Schedule of Benefits in effect on the date you apply for Accelerated Life Benefit proceeds. You will not be able to increase your Life Insurance benefit after the time you apply for the Accelerated Life Benefit, unless it is determined that you are ineligible to receive Accelerated Life Benefit proceeds.

To receive the Accelerated Life Benefit, **all** of the following conditions must be met.

You must:

- request this benefit in writing while you are living. If you are unable to request this benefit yourself, your legal representative may request it for you.

LIFE INSURANCE

- be insured for Life Insurance benefits under this Group Policy.
- have Life Insurance benefits of at least \$5,000 as shown on the Schedule of Benefits.
- provide to ReliaStar Life a doctor's statement which gives the diagnosis of your medical condition; and states that because of the nature and severity of such condition, your life expectancy is no more than 6 months. ReliaStar Life may require that you be examined by a doctor of its choosing. If ReliaStar Life requires this, ReliaStar Life pays for the exam.
- provide to ReliaStar Life written consent from any irrevocable beneficiary, assignee, and, in community property states, from your spouse.

Benefit Payment

ReliaStar Life pays the Accelerated Life Benefit proceeds to you unless both of the following are true:

- It is shown, to the satisfaction of ReliaStar Life, that you are physically and mentally incapable of receiving and cashing the lump sum payment.
- A representative appointed by the courts to act on your behalf makes a claim for the payment.

If ReliaStar Life does not pay you because the 2 above conditions apply, payments instead will be made to one of the following:

- A person who takes care of you.
- An institution that takes care of you.
- Any other person ReliaStar Life considers entitled to receive the payments as your trustee.

Accelerated Life Benefit Exclusions

ReliaStar Life does not pay benefits for a terminal condition if either of the following apply:

- any required Accelerated Life Benefit premium or Life Insurance premium is due and unpaid.
- the terminal condition is directly or indirectly caused by attempted suicide or intentionally self-inflicted injury, whether sane or insane.

Effects on Coverage

When ReliaStar Life pays out this benefit, your coverage is affected in the following ways:

- Your total available Life Insurance benefit equals your amount of Life Insurance shown on the Schedule of Benefits at the time you apply for the Accelerated Life Benefit.
- Your Life Insurance benefit is reduced by the Accelerated Life Benefit proceeds paid out under this provision.
- Your Life Insurance benefit amount which you may convert is reduced by the Accelerated Life Benefit proceeds paid out under this provision.
- You will not be able to increase your Life Insurance benefit after ReliaStar Life approves you to receive the Accelerated Life Benefit.
- Your premium is reduced based upon the remaining amount of your Life Insurance benefit. Such premium must be paid, unless waived, to keep your Life Insurance coverage in force.
- Your remaining Life Insurance benefit is subject to future age reductions.
- You will not be able to reinstate your coverage to its full amount in the event of a recovery from a terminal condition.
- Your dependents' Life Insurance coverage will be unaffected by Accelerated Life Benefit proceeds paid to you, provided all required premiums are paid.
- Your receipt of Accelerated Life Benefit proceeds does not affect your Accidental Death and Dismemberment Insurance. Thus, if you should die in an accident after receiving Accelerated Life Benefit Proceeds, your Accidental Death and Dismemberment Insurance will be based on your Life Insurance in force prior to the Accelerated Life Benefit payout.

Accidental Death & Dismemberment (AD&D) Insurance

ReliaStar Life pays this benefit if you lose your life, limb, or sight, due to an accident. All of the following conditions must be met:

- You are covered for AD&D Insurance on the date of the accident.
- The loss occurs within 180 days of the date of the accident.
- The cause of the loss is not excluded.

ReliaStar Life pays the benefit shown below if you suffer any of the losses listed. The Full Amount is shown on the Schedule of Benefits. ReliaStar Life pays only one Full Amount while the Group Policy is in effect. If you have a loss for which ReliaStar Life paid 1/2 of the Full Amount, ReliaStar Life pays no more than 1/2 of the Full Amount for the next loss.

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Table of AD&D Benefits

For:	The benefit is:
Loss of life	Full Amount
Loss of both hands, both feet or sight of both eyes	Full Amount
Loss one hand and one foot	Full Amount
Loss of one hand or one foot and sight of one eye	Full Amount
Loss of one hand or one foot or sight of one eye	1/2 Full Amount

Loss of hands or feet means loss by being permanently, physically severed at or above the wrist or ankle. Loss of sight means total and permanent loss of sight.

ReliaStar Life does not pay a benefit for loss of use of the hand or foot.

Death benefits are paid to your beneficiary. All other benefits are paid to you.

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.
- Riding in or descending from an aircraft as a pilot or crew member.
- 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 crime.
- Use of any drug, narcotic or hallucinogenic agent –
 - unless prescribed by a doctor.
 - which is illegal.
 - not taken as directed by a doctor or the manufacturer.

Dependent's Life Insurance

ReliaStar Life pays a death benefit in the amount of the Dependent's Life Insurance shown on the Schedule of Benefits. ReliaStar Life pays according to the Schedule of Benefits in effect on the date your insured dependent dies.

ReliaStar Life pays the proceeds to you, if you are living on the earlier of the following:

- The day ReliaStar Life receives proof of your insured dependent's death at its Home Office.
- The tenth day after your insured dependent's death.

If you are not living on either of these dates, ReliaStar Life pays the proceeds to the following in the order listed:

1. Your spouse, if living.
2. Your estate.

If your insured dependent, while sane or insane, commits suicide within two years from the date his or her coverage starts, ReliaStar Life will refund only the amount of premiums already paid. ReliaStar Life will not pay a death benefit.

CONVERSION RIGHTS

Life Insurance

You may convert this insurance to an individual life insurance policy if any part of your Life Insurance under the Group Policy stops. Proof of good health is not required.

In addition, you may convert this insurance to an individual policy if your insurance is in effect when you apply for conversion.

Conditions for Conversion

You may convert this Life Insurance if it stops for any of the following reasons:

- You are no longer eligible for insurance under the Group Policy.
- The Group Policy is changed or cancelled and your Life Insurance under the Group Policy has been in effect for at least five years in a row.
- The amount of Life Insurance is reduced.
- Premium is no longer being waived under the Waiver of Life Insurance Premium Disability Benefit and your group Life Insurance stops.

You must apply for and pay the first premium for an individual policy within 31 days after any part of your insurance stops.

You may also convert this Life Insurance if it is in effect when you apply for conversion and:

- Your insurance has been in effect for five or more years.
- You are under age 70.

You may not convert this policy while the premiums are being waived under the Waiver of Premium benefit.

ReliaStar Life must be notified in writing, and will supply you with a conversion form to complete and return.

Type of Converted Policy

You may purchase any individual, non-term nonparticipating policy offered by ReliaStar Life. The new insurance will not include a Waiver of Premium benefit unless Waiver of Premium is offered by us under the conversion policy and proof of good health is provided.

Amount of Conversion Coverage

If your Life Insurance is changed or cancelled because the Group Policy is changed or cancelled, and your Life Insurance under the Group Policy has been in effect for at least five years in a row, the amount of the individual policy is limited to the lesser of –

- \$5,000, or
- the amount of Life Insurance which stops, minus the amount of other group insurance for which you become eligible within 31 days of the date your insurance stops.

If your Life Insurance stops for any reason other than the above, the amount of your individual policy may be any amount up to the amount of your Life Insurance that stopped.

If you convert your Life Insurance while it is in effect, the amount of your individual policy may be any amount, up to the amount of your life insurance in effect on the date you apply for coverage.

Effective Date

The new policy takes effect the first day of the month following the date you apply for conversion.

If you die within the 31-day period allowed for making application to convert after your policy stops, ReliaStar Life will pay a death benefit to your beneficiary in the amount you were entitled to convert if ReliaStar Life receives your signed notification of the conversion.

Premiums

Premiums for the new policy are based on your age on the date of conversion.

CLAIM PROCEDURES

Submitting a Claim

You, your insured dependent or someone on your behalf must send ReliaStar Life written notice of the loss on which your claim will be based. The notice must –

- include information to identify you or your insured dependent, like your name, address and Group Policy number.
- be sent to ReliaStar Life or one of its licensed agents authorized to accept claims.
- be sent within 20 days after the loss for which claim is based has occurred or as soon as reasonably possible.

Claim Forms

ReliaStar Life or its authorized agent will send proof of loss claim forms to you, to your insured dependent or to the Policyholder to give to you. ReliaStar Life will send the forms within 15 days after ReliaStar Life receives your notice of claim.

You, your insured dependent or someone on your behalf must return the completed proof of loss claim forms to ReliaStar Life within 90 days of the loss. Even if you or your insured dependent do not receive the forms, written proof of loss must be sent to ReliaStar Life within 90 days after the loss or as soon as reasonably possible.

Written proof of loss includes details of how the loss occurred. It also includes copies of itemized doctor, hospital and prescription drug bills or receipts.

GENERAL PROVISIONS

Life Insurance Assignment

You can change the owner of your Life Insurance under the Group Policy by sending ReliaStar Life written notice. This change is an absolute assignment. You transfer all your rights and duties as owner to the new owner. The new owner can then make any change the Group Policy allows. A request for an absolute assignment –

- does not change the insurance or the beneficiary.
- applies only if ReliaStar Life receives your notice.
- takes effect from the date signed.
- does not affect any payment ReliaStar Life makes or action ReliaStar Life takes before receiving your notice.

ReliaStar Life assumes no responsibility for the validity of any assignment. You are responsible to see that the assignment is legal in your state and that it accomplishes the goals that you intend.

You can assign the benefits of this policy as collateral for a debt. This limits the beneficiary's rights to the proceeds. A collateral assignment does not change the owner. A collateral assignee does not have ownership rights.

A collateral assignment is not binding on ReliaStar Life until ReliaStar Life receives written notice of it. ReliaStar Life assumes no responsibility as to the validity of any assignment. When ReliaStar Life pays proceeds to an assignee, ReliaStar Life may rely on what the collateral assignee states as the debt due.

Legal Action

Legal action may not be taken to receive benefits until 60 days after the date proof of loss is submitted according to the requirements of the Group Policy. Legal action must be taken within 3 years after the date proof of loss must be submitted.

If the Policyholder's state requires longer time limits, ReliaStar Life will comply with the state's time limits.

Autopsy

ReliaStar Life may have an autopsy performed, if not forbidden by state law, if you or your insured dependent die.

Incontestability

Your insurance has a contestable period starting with the effective date of your insurance and continuing for 2 years while you are living. During that 2 years, ReliaStar Life can contest the validity of your insurance because of inaccurate or false information received relating to your insurability. Only statements that are in writing and signed by you can be used to contest the insurance.

DEFINITIONS

Accident – an unexpected, external, violent and sudden event.

Dependent –

- your unmarried child over 14 days but less than 19 years of age.
- your unmarried child 19 years but less than 23 years of age who is a student dependent.

The term “child” means –

- your natural or adopted child, who is dependent on you for support and maintenance.
- a child who is placed in your home for purposes of adoption.
- a child who is primarily dependent on you for support and lives with you in a permanent parent-child relationship, and who is your stepchild, your foster child, or a child for whom you are legal guardian.

The term “dependent” does not include –

- a spouse.
- a married child.
- a child living outside the United States.
- a child on active military duty.
- a child eligible for Member's/Spouse's Insurance under the Group Policy.
- a parent of you or your spouse.
- a child who does not give proof of good health when asked, or whose proof is not accepted by ReliaStar Life.

Group Policy – the written group insurance contract between ReliaStar Life and the Policyholder.

Member – a current member who is in good standing with the Policyholder.

ReliaStar Life – ReliaStar Life Insurance Company, at its Home Office in Minneapolis, Minnesota.

Spouse – the legal husband or wife of a member.

Student Dependent – a dependent who has his or her chief place of residence with you, does not have a regular full-time job and is a full-time student physically attending classes at a school with a regular teaching staff, curriculum and student body.

ReliaStar Life considers full-time to be the number of credits or courses required for full-time students by the school your dependent is attending.

Terminal Condition – an injury or sickness which is expected to result in your death within 6 months and from which there is no reasonable chance of recovery. ReliaStar Life, or a qualified party chosen by ReliaStar Life, will make this determination.

Total Disability, Totally Disabled – your inability, due to sickness or accidental injury, to work at any job suited to your education, training or experience.

Written, In Writing – signed, dated and received at ReliaStar Life's Home Office in a form ReliaStar Life accepts.

You, Your – a person insured for Member's/Spouse's Insurance under the Group Policy.

RELI★STAR

ReliaStar Life Insurance Company