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**IF YOU HAVE A QUESTION ABOUT YOUR POLICY, IF YOU NEED ASSISTANCE WITH A PROBLEM, OR IF YOU HAVE QUESTIONS ABOUT A CLAIM, YOU MAY WRITE OR CALL US AT:**

**ReliaStar Life Insurance Company  
P.O. Box 20  
Minneapolis, Minnesota 55440  
Telephone Number: (800) 955-7736**

**YOU WILL NEED TO PROVIDE YOUR POLICY NUMBER WITH ANY COMMUNICATION.**

**IF YOU DO NOT REACH A SATISFACTORY RESOLUTION AFTER HAVING DISCUSSIONS WITH US, OR OUR AGENT OR REPRESENTATIVE, OR BOTH, YOU MAY CONTACT THE FOLLOWING UNIT WITHIN THE DEPARTMENT OF INSURANCE THAT DEALS WITH CONSUMER AFFAIRS:**

**California Department of Insurance  
Consumer Communications Bureau  
300 South Spring Street, South Tower  
Los Angeles, California 90013  
Outside Los Angeles: 1-800-927-HELP (1-800-927-4357)  
Los Angeles: (213) 897-8921**

**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  
63323-2ASSNLFG**

**Policyholder  
Independent Pool and Spa Service  
Association, Inc.**

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.



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Registrar

## SCHEDULE OF BENEFITS

### Basic Life Insurance

	<b>Amount of Life Insurance*</b>
MEMBER	\$50,000

\*Basic Life Insurance decreases to \$20,000 upon attainment of age 70 and terminates on the premium due date on or after attainment of age 80.

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

	<b>Amount of Life Insurance**</b>	<b>Full Amount of AD&amp;D Insurance**</b>
MEMBER	Choice of: \$100,000; \$50,000; or \$25,000	Choice of: \$100,000; \$50,000; or \$25,000
SPOUSE OR DOMESTIC PARTNER	Choice of: \$100,000; \$50,000; or \$25,000	Choice of: \$100,000; \$50,000; or \$25,000

\*\*Supplemental Life and AD&D Insurance decreases to 50% on the premium due date on or after attainment of age 65 and terminates on the premium due date on or after attainment of age 70.

### Accelerated Life Benefit

This benefit is equal to 60% of your amount of Life Insurance in force, or \$50,000, whichever is less. You must have at least \$20,000 in Life Insurance coverage in force to qualify for this benefit.

### Dependent Life Insurance

	<b>Amount of Life Insurance</b>
CHILD (each)	
• over 14 days but less than 6 months of age	\$1,000
• 6 months but less than age 19, student dependent age 19 but less than age 23	\$5,000

### Proof of Good Health Requirements

All members/spouses/domestic partners must complete an application form for any new coverage or to increase coverage when proof of good health is required.

Proof of good health will be required if any of the situations described below apply:

- For any amount of member/spouse/domestic partner Supplemental Life Insurance.
- For any increase in the amount of member/spouse/domestic partner Supplemental Life Insurance.
- 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 OR DOMESTIC PARTNER'S INSURANCE

## **Eligibility**

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

- The date the member becomes a member of the Policyholder.
- For the spouse or domestic partner, the date the member becomes a member of the Policyholder.

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

- Be eligible for the insurance.
- Be at least age 18 and under age 60 on the date of application.
- For member, be actively performing the normal duties of your occupation.
- For spouse or domestic partner, be able to carry on all the normal and customary activities of a person of like age and sex in good health.
- Give to ReliaStar Life proof of good health, which it approves, as required on the Schedule of Benefits.

## **Effective Date of Member's/Spouse's or Domestic Partner's Insurance**

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 after the date of the increase.

If there is a decrease in the amount of your insurance because of your age, the decrease will take effect on the premium due date on or after your birthday. If there is a decrease in the amount of your insurance for any other reason, the decrease will take effect on the first day of the month on or after 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.
- For Basic Life Insurance, the premium due date on or after your 80th birthday.
- For Supplemental Life Insurance, the premium due date on or after your 70th birthday.
- For Supplemental AD&D Insurance, the date your Supplemental Life Insurance stops.
- For Accelerated Life Benefit, the date your Life Insurance stops.

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

**NOTE: YOUR DOMESTIC PARTNER'S CHILDREN MAY BE ELIGIBLE FOR INSURANCE UNDER THIS PLAN, AS DEFINED UNDER DEFINITION OF DEPENDENT. YOU SHOULD CONSULT WITH YOUR PERSONAL TAX ADVISER TO ASSESS POSSIBLE TAX IMPLICATIONS.**

## **Eligibility**

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

- The date you are eligible for Member's/Spouse's or Domestic Partner'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 or Domestic Partner's Insurance.
- apply for Dependent's 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 applicable, if requested.

If you and your spouse or domestic partner are insured under the Group Policy, either you or your spouse or domestic partner, 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.

## DEPENDENT'S INSURANCE

### **Handicapped Dependent Child**

If your insured dependent child is physically handicapped or mentally retarded this child's insurance will continue, regardless of age, if you give ReliaStar Life proof that:

- The child is handicapped and not self-supporting.
- The child became handicapped before reaching the maximum age for dependent's insurance.
- The child is dependent on you for support.

Proof must be given within 31 days after the date the child reaches the maximum age for insurance. During the 2 years after the child reaches the maximum age, ReliaStar Life may ask for regular proof of the child's continued handicap. After the 2 year period, ReliaStar Life cannot ask for proof more than once a year.

Premiums must be paid to continue your dependent child's insurance.

ReliaStar Life may require that a doctor examine the child before granting a continuation of your dependent's insurance. ReliaStar Life chooses the doctor and pays the fees for all required exams.

The continuation stops on the earliest of the following dates:

- The date the child is no longer handicapped according to the Group Policy.
- The date you do not give ReliaStar Life proof of the child's handicap when asked.
- The date your dependent's insurance would otherwise stop under the Group Policy.

When the insurance under this continuation stops, the Conversion Right will be available to your insured dependent child.

### **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 or Domestic Partner'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 or increase in insurance starts, ReliaStar Life will refund only the amount of premiums paid for your insurance or increase in insurance under the Group Policy. ReliaStar Life will not pay a death benefit.

### **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 natural and adopted 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.

# LIFE INSURANCE

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.
- be insured for Life Insurance benefits under this Group Policy.
- have Life Insurance benefits of at least \$20,000 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 12 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.



# LIFE INSURANCE

## 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.
- The loss occurs before the first premium due date following your 70th birthday.

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.

### 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.
- 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.

# LIFE INSURANCE

## **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 benefits for your insured dependent's death to you, if you are living on the earlier of the following:

- The date 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 or domestic partner, 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.
- For members and spouses or domestic partners, you are under age 70.

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

You or your insured dependent may convert this insurance by applying and paying the first premium for an individual policy within 31 days after any part of your or your insured dependent's insurance stops.

If you or your insured dependent are not given notice of this conversion right within 16 days after any part of this insurance stops, you or your insured dependent will have more time to apply and pay the first premium for the individual policy. This additional time period will end 25 days after you or your insured dependent is given notice of this conversion right. In no event will the additional time period extend for more than 91 days after any part of your Life Insurance or Dependent's Life Insurance stops.

ReliaStar Life or the Policyholder must be notified if you or your insured dependent wishes to convert. ReliaStar Life will supply you or your insured dependent 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.

## CONVERSION RIGHTS

### **Effective Date**

The new policy takes effect 31 days after the part of your or your insured dependent's Life Insurance being converted stops.

If you or your insured dependent dies within the 31-day period allowed for making application to convert, ReliaStar Life will pay a death benefit to your or your insured dependent's beneficiary in the amount you or your insured dependent were entitled to convert. ReliaStar Life will pay the amount whether or not application was made. ReliaStar Life will return any premium paid for the individual policy to your or your insured dependent's beneficiary named under the Group Policy.

### **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 to the authorized administrator.
- be sent within 91 days after the loss for which claim is based has occurred or as soon as reasonably possible.

### **Claim Forms**

ReliaStar Life or its authorized administrator will send proof of loss claim forms within 15 days after ReliaStar Life receives notice of claim.

Completed proof of loss claim forms or other written proof of loss detailing how the loss occurred must be sent to ReliaStar Life within 91 days after the loss or as soon as reasonably possible.

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

## DEFINITIONS

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

**Dependent** –

- your unmarried child 15 days of age but less than 19 year of age.
- your unmarried child 19 years of age 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 physical custody 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 domestic partner's child, your foster child, or a child for whom you are legal guardian.

The term "dependent" does not include –

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

**Domestic Partner** – another adult with whom you meet either of the following requirements:

1. You have registered your domestic partnership with the California Secretary of State. A copy of the certified registration form may be required as proof.
2. You have completed and signed the Policyholder's Affidavit of Domestic Partnership and filed it with the Policyholder attesting that –
  - neither of you are married to anyone and you are the sole partners of each other,
  - you are both at least 18 years of age,
  - you are not related by blood closer than would bar marriage in your State,
  - you are both mentally competent to consent to contract,
  - you share a common residence,
  - you have lived together continuously for at least 6 months,
  - you are in a committed and mutually exclusive relationship, and
  - you meet any other requirements listed in the Affidavit.

You must notify the Policyholder in writing if the domestic partner registration is terminated or if there is any change of circumstances attested to in the Affidavit within 30 days of such change.

**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 12 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.

**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 or Domestic Partner's Insurance under the Group Policy.