

ACCELERATED DEATH BENEFIT RIDER
RELIASTAR LIFE INSURANCE COMPANY
20 Washington Avenue South, Minneapolis, Minnesota 55401

POLICYHOLDER: State of North Carolina
GROUP POLICY NUMBER: 68077-0GAT and 62928-6GAT

This rider is made a part of the Group Policy and is subject to all of the provisions, limitations and exclusions of the Group Policy, unless changed by this rider. Unless expressly changed by this rider, the terms used in this rider have the same meaning as in the certificate.

THE AMOUNT OF LIFE INSURANCE WILL BE REDUCED IF AN ACCELERATED DEATH BENEFIT IS PAID. THE RECEIPT OF ACCELERATED DEATH BENEFITS MAY BE A TAXABLE EVENT. YOU SHOULD SEEK ADDITIONAL INFORMATION ABOUT THE TAX STATUS OF THE PAYMENT FROM A PERSONAL TAX ADVISOR.

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SCHEDULE OF BENEFITS

Accelerated Death Benefit

You:..... 50% of the amount of Supplemental Life Insurance in force, or \$250,000, whichever is less.

Your Spouse:.....50% of the amount of Dependent Spouse Life Insurance in force, or \$250,000, whichever is less.

The Covered Person must have at least \$20,000 of life insurance coverage in force.

EMPLOYEE'S INSURANCE

ELIGIBILITY FOR RIDER

If you are covered under the Group Policy, then you are eligible for this Accelerated Death Benefit Rider on the latest of the following:

- January 1, 2015.
- Your Supplemental Life Insurance coverage effective date.
- The date you return to active work if you are not actively at work on the date this rider would otherwise start.

EFFECTIVE DATE OF RIDER

You will be covered at 12:01 a.m. standard time at the Policyholder's address on the date you are eligible for this rider.

TERMINATION OF RIDER

This Accelerated Death Benefit Rider terminates on the earliest of the following:

- The date your life insurance terminates.
- The date the Accelerated Death Benefit Rider is terminated for all employees under the Group Policy.
- The date the Accelerated Death Benefit Rider is terminated for the eligible class of employees to which you belong.

This rider will not terminate while your coverage is being continued under the Continuation of Life Insurance provision in the Employee's Insurance section of your certificate.

Termination of this rider will not prejudice the payment of benefits for a Qualifying Event that occurred while this rider was in force.

ACCELERATED DEATH BENEFIT

Accelerated death benefit proceeds is the amount ReliaStar Life pays to you, while a Covered Person is living, if the Covered Person has a Qualifying Event. The accelerated death benefit proceeds are paid only once per Covered Person. This payout is the only settlement option available prior to a Covered Person's death.

The benefit is the amount of the accelerated death benefit shown on the SCHEDULE OF BENEFITS in effect on the date you request accelerated death benefit proceeds.

CONDITIONS FOR THE ACCELERATED DEATH BENEFIT

To receive a benefit payment under this rider, all of the following conditions must be met:

- Any required life insurance premium is paid through the date you request proceeds under this rider.
- You request proceeds in writing while the Covered Person is living. If you are unable to request payment yourself, your legal representative may request it on your behalf.
- The Covered Person is insured for life insurance benefits under the Group Policy.
- The Covered Person is insured for the minimum amount of life insurance as shown on the SCHEDULE OF BENEFITS in order to be eligible for benefits under this rider.
- You provide to ReliaStar Life written proof from a Doctor that the Covered Person has a Qualifying Event.
- You provide to ReliaStar Life written consent for payment from any irrevocable beneficiary and, in community property states, from your spouse.

NOTICE OF CLAIM AND PROOF OF LOSS

You must send ReliaStar Life written notice of claim while the Covered Person is living and within 90 days of the date the Qualifying Event is diagnosed. Failure to give notice within 90 days will not invalidate or reduce any claim if it is shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible.

Notice of claim includes proof of loss. Proof of loss includes information from the Covered Person's Doctor, at your expense, regarding the Covered Person's medical condition. ReliaStar Life may require additional information from the Policyholder in order to verify eligibility. Proof of loss, including any attachments indicated on the claim form(s) as required, should be sent directly to ReliaStar Life at the address indicated on the form(s). A claim form is available from the Policyholder or ReliaStar Life.

ReliaStar Life has the right to request a second or third medical opinion, at its expense, in order to determine if the Covered Person is eligible under the terms of this rider. Any second medical opinion may include a physical examination by a Doctor designated by ReliaStar Life. In the case of conflicting medical opinions, eligibility will be determined by a third medical opinion that is provided by a Doctor who is mutually acceptable to the Covered Person and ReliaStar Life.

When you request proceeds under this rider, you will be provided with a disclosure demonstrating the effect of the acceleration on the death benefit and premium, and any other effects on coverage.

BENEFIT PAYMENT

ReliaStar Life pays the benefit proceeds immediately upon receipt of due written proof of loss. If you are not the current owner of coverage under the certificate on the date proceeds are requested under this rider, then the benefit proceeds are payable to the current owner.

Benefit proceeds received for Terminal Illness will be paid as a lump sum.

For a Qualifying Event other than Terminal Illness, you may elect to receive the benefit proceeds as a lump sum or in monthly installments. You may elect monthly installments equal to 1-8% of the full amount of the benefit payable under this rider. The minimum monthly installment is \$500. Monthly installments are paid once every 30 days until the full accelerated benefit amount has been paid out. Each monthly installment paid will reduce the remaining death benefit by the same amount.

Any payment ReliaStar Life makes in good faith will discharge its liability to the extent of such payment.

If you or the Covered Person dies after you request proceeds under this rider but before any proceeds are received, then the accelerated death benefit claim will be cancelled and any death benefit will be payable under the terms of the certificate. If any monthly installments are remaining at the time of death, the remaining amount will be payable as a death benefit under the terms of the certificate.

EFFECTS ON COVERAGE

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

- The Covered Person's Life Insurance amount is reduced by the accelerated death benefit proceeds paid under this rider.
- The Covered Person's life insurance amount that may be converted is reduced by the accelerated death benefit proceeds paid under this rider.
- You will not be eligible to increase the Covered Person's life insurance amount.
- Premium is based upon the life insurance amount in force prior to any proceeds paid under this rider. Such premium must be paid, unless waived under the Waiver of Life Insurance Premium Disability Benefit provision in the certificate, to keep the life insurance coverage in force.
- You will not be able to reinstate the Covered Person's coverage to its full amount in the event of a recovery from a Qualifying Event.

CONVERSION RIGHTS

When this rider terminates, conversion of the accelerated death benefit is not available.

DEFINITIONS

Covered Person means:

- You, if you are covered for life insurance under the Policy.
- Your Spouse who is covered under your Spouse Life Insurance Rider.

Doctor – a person who is licensed to practice medicine in the state in which treatment is received and providing treatment or advice in accordance with the license. State law may require consideration of professional services of a practitioner other than a medical physician. If so, then this definition includes persons recognized as qualified to treat the condition for which claim is made by the state in which treatment is received. This definition does not include you or your spouse, or your or your spouse's children, parents, grandparents, grandchildren, siblings and their spouses.

Institution – any hospital, convalescent hospital, health clinic, nursing home, extended care facility, or other institution devoted to the care of sick, infirm, or aged persons.

Qualifying Event – either of the following:

- Terminal Illness.
- A medical condition that is reasonably expected to require continuous confinement in an Institution and the Covered Person is expected to remain there for the rest of his or her life.

Terminal Illness – a medical condition that is expected to result in the Covered Person’s death within 6 months and from which there is no reasonable chance of recovery.

Executed at ReliaStar Life’s Home Office:
20 Washington Avenue South
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Michael S. Smith
President



Megan Huddleston
Secretary