

**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
64665-2PAIASSOC**

**Policyholder
National Guard Association of
the United States, Inc.**

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.

This certificate provides coverage for losses due to ACCIDENTS only. It does not provide insurance coverage for sickness or losses due to sickness.


Registrar

SCHEDULE OF BENEFITS

Accidental Death and Dismemberment (AD&D) Insurance

MEMBER

Full Amount of AD&D Insurance*
\$1,000

Insurance terminates on your 80th birthday.

MEMBER'S INSURANCE

Eligibility

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

- The Group Policy's Effective Date, January 1, 2007
- The date the member becomes a member of the Policyholder.

The member must meet the following conditions to become insured:

- Be eligible for the insurance.
- Be at least age 18 and under age 80 on the date of application.

Effective Date of Member's Insurance

Insurance starts on the first day of the month on or after the date you become eligible for insurance.

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.
- Your 80th birthday.

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

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