APPENDIX I
CHILD TERM LIFE INSURANCE PLAN

This Appendix I contains the terms and conditions specific to the child term life insurance coverage provided under Section 4.02(B) of the Flexible Benefits Plan. Unless otherwise altered by the terms of this Appendix I, the terms and conditions of the Flexible Benefits Plan are incorporated into and made applicable to this Child Term Life Insurance Plan.

Section I1.01 Child Term Life Insurance Plan. The Employer makes available child term life insurance coverage through a contract between the Employer and Minnesota Life Insurance Company (“Minnesota Life”) – Policy Number 33254-G (“Minnesota Life Policy”). The Minnesota Life Policy is attached hereto as Attachment I-1. Its provisions are incorporated herein by reference, solely as a description of the benefits provided by Minnesota Life. The Employer makes no promise and shall have no obligation to provide or pay such benefits from its own assets. For example, in the event of Minnesota Life’s insolvency, the Participant shall bear fully any and all risk of such insolvency. The rights and conditions with respect to the benefits payable under the Minnesota Life Policy shall be determined from the Minnesota Life Policy.

Section I1.02 Election to Participate. A Participant electing to reduce his/her Compensation in the amount of the applicable premium must do so on an after-tax basis. If a Participant does not elect to receive child term life insurance coverage under this Flexible Benefits Plan, the Employer will not provide his/her Dependents any child term life insurance.
ATTACHMENT I-1

CHILD TERM LIFE INSURANCE PLAN

Minnesota Life Insurance Company

Group Policy Number 33254-G

Please place a copy of the underlying insurance policy behind this page.
Group Term Life Certificate of Insurance
Minnesota Life Insurance Company - A Securian Company
400 Robert Street North • St. Paul, Minnesota 55101-2098

Effective December 1, 2017

POLICYHOLDER:  Farm Credit Foundations Plan Sponsor Committee
POLICY NUMBER:  33254-G

Read Your Certificate Carefully
You are insured under the group policy shown on the specifications page attached to this certificate. This certificate summarizes the principal provisions of the group policy that affect you. The provisions summarized in this certificate are subject in every respect to the group policy. You may examine the group policy at the principal office of the policyholder during regular working hours.

Right to Cancel
It is important to us that you are satisfied with this certificate after it is issued. If you are not satisfied with this certificate, you may cancel it by delivering or mailing a written notice or sending a telegram to Minnesota Life Insurance Company (Minnesota Life), 400 Robert Street North, St. Paul, Minnesota 55101-2098 and returning the certificate before midnight of the 30th day after you received this certificate.

Notice given by mail and return of the certificate by mail are effective on being postmarked, properly addressed, and postage prepaid. If you return this certificate, you will receive, within 10 days of the date we receive a notice of cancellation, a full refund of any premiums you have paid. Upon cancellation of this certificate, it will be void as if it had never been issued.

Secretary  President

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GROUP TERM LIFE CERTIFICATE OF INSURANCE
GENERAL INFORMATION

POLICYHOLDER: Farm Credit Foundations Plan Sponsor Committee  POLICY NO.: 33254-G

ASSOCIATED COMPANIES: AgriBank and its affiliated associations, Former Ninth and Eleventh District Employers, Northwest Farm Credit Services, Service Corporations and other employers within the Federal Farm Credit System who are parties to the Farm Credit Foundations Administrative Agreement.

POLICY EFFECTIVE DATE: January 1, 2007. This specifications page reflects the plan of insurance effective December 1, 2017.

This certificate and/or certificate specifications page replaces any and all certificates and/or certificate specifications pages previously issued to you under the group policy. Please replace any certificate and/or certificate specifications page previously issued to you with this new certificate and/or specifications page.

GROUP: The group is composed of all active employees.

ENROLLMENT PERIOD: 45 days from the employee’s hire date or 31 days from the date an employee moves from an ineligible class to an eligible class under the policy. In addition, there shall be a 31 day enrollment period for dependent coverage for all newly acquired eligible dependent children. Not applicable for noncontributory insurance.

WAITING PERIOD: For employees in an eligible class on January 1, 2007:
None
For all other employees:
The period commencing with the employee’s date of employment and ending with the first day of the pay period immediately following the date the employee enrolls for coverage.

MINIMUM HOURS PER WEEK REQUIRED: 20 hours per week.

PLAN OF INSURANCE

EMPLOYEE BENEFIT SCHEDULE

EMPLOYEE TERM LIFE INSURANCE:

Basic Life Insurance

<table>
<thead>
<tr>
<th>Eligible Class</th>
<th>Amount of Basic Life Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>All active employees</td>
<td>One times total compensation, rounded to the next higher $1,000 if not already a multiple thereof, subject to a maximum of $1,500,000 basic and optional life combined.</td>
</tr>
</tbody>
</table>

NOTE: An employee who would otherwise be eligible for an amount of basic employer-provided insurance in excess of $50,000 may elect to decrease his or her amount of basic term life insurance to $50,000 in lieu of his or her full amount of basic insurance provided by the schedule of benefits. Should an employee make this election and at a later date request to become insured for his or her full amount of insurance allowed by the benefit schedule, and that would provide an amount of insurance over $50,000, then evidence of insurability will be required for the excess amount over $50,000. Such excess insurance will be effective if and when we determine the evidence to be satisfactory.
Optional Basic Life Insurance

<table>
<thead>
<tr>
<th>Eligible Class</th>
<th>Amount of Optional Basic Life Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>All employees</td>
<td>If elected by the employee, one times total compensation, rounded to the next higher $1,000 if not already a multiple thereof, subject to a maximum of $1,500,000 basic and optional life combined.</td>
</tr>
</tbody>
</table>

EMPLOYEE ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE:

Basic and Optional Basic AD&D Insurance

<table>
<thead>
<tr>
<th>Eligible Class</th>
<th>Amount of Basic and Optional Basic AD&amp;D Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>All active employees</td>
<td>An amount equal to the amount of basic and optional basic life insurance for which the employee is insured under the group policy.</td>
</tr>
</tbody>
</table>

AD&D Additional Benefits

Seatbelt Benefit
If an insured dies or suffers a covered dismemberment as a result of a covered accident which occurs while he or she is driving or riding in a private passenger car, we will pay an additional AD&D benefit equal to the lesser of:

1) $50,000; or
2) 10% of the insured’s amount of AD&D insurance.

In order to be eligible for this benefit, the following must apply:

3) the private passenger car was equipped with seatbelts; and
4) a seatbelt was in proper use by the insured at the time of the accident as certified in the official accident report or by the investigating officer; and
5) at the time of the accident, the driver of the private passenger car was a licensed driver and was not intoxicated, impaired, or under the influence of alcohol or drugs.

Seatbelt means a properly installed seatbelt (or child restraint if the insured is a child), lap and shoulder restraint, or other restraint approved by the National Highway Traffic Safety Administration or any successor governmental agency. A private passenger car means a validly registered four-wheeled private passenger car or policyholder-owned car, jeep, pickup truck or van, including a sport utility vehicle (SUV) that is not licensed commercially or being used for racing, acrobatic or stunt driving.

Psychological Therapy
If as the result of a covered accident, an insured employee suffers a loss for which a benefit is payable under the terms of the AD&D rider, we will pay an additional benefit equal to the lesser of:

1) the reasonable expenses incurred for psychological therapy which exceed benefits provided by any other plan; or
2) 2% of the insured employee’s amount of AD&D insurance; or
3) $2,000

For this benefit to be payable, the psychological therapy must:

1) begin within 90 days after the date of the loss; and
2) be incurred no later than one year after the date of the loss.

Psychological therapy means treatment or counseling provided by a licensed therapist or counselor registered or certified to provide psychological treatment or counseling.

Reasonable expenses means fees and prices which do not exceed those generally charged for similar therapy in the local area where services are provided. For purposes of this benefit, we reserve the right to determine reasonable expenses. An expense is considered to be incurred on the date it is rendered.
Plan means any of the following:

1) personal, individual, group, blanket or franchise health insurance; or
2) personal, individual, group hospital, medical service or pre-payment plan; or
3) labor-management trustee, union welfare, employer organization or employee benefit organization plan; or
4) automobile insurance medical payments benefit or automobile reparations insurance (no fault); or
5) governmental program or coverage required or provided by any statute except Medicare; or
6) Worker’s Compensation or similar law; or
7) Any other health insurance the employee may be covered under.

Rehabilitation/Retraining Benefit
If an insured suffers an injury which results in a covered dismemberment, we will pay an additional benefit to retrain the insured for work in any gainful occupation, including the insured’s regular occupation. The benefit will be equal to the lesser of:

1) 2% of the insured’s amount of AD&D insurance; or
2) $2,000; or
3) actual costs incurred for such rehabilitation/retraining.

For this benefit to be payable, the rehabilitation/retraining must:

1) be provided by a therapist licensed, registered, or certified to provide such treatment; or
2) take place under the direction of a certified vocational rehabilitation specialist.

GENERAL PROVISIONS FOR EMPLOYEE INSURANCE

AGE REDUCTIONS: None

CONTRIBUTORY/NONCONTRIBUTORY: Basic insurance is noncontributory insurance; optional basic insurance is contributory insurance.

GUARANTEED ISSUE AMOUNT: Guaranteed issue is the maximum amount of insurance an employee can receive without evidence of insurability when first eligible under the plan provided enrollment is made within the enrollment period. The amounts are as follows:

For basic insurance:
All basic insurance is guaranteed issue.

For optional basic:
For employees in an eligible class immediately prior to the effective date of the group policy:
AgriBank FCB and affiliated association employees:
An amount equal to the amount of basic optional insurance for which the employee was insured under the prior carrier’s group policy on the day immediately preceding the effective date of this policy.

For employees who first become eligible after the effective date of this policy:
All optional basic insurance is guaranteed issue.

EVIDENCE OF INSURABILITY: Evidence of insurability is required as stated in the policy and for an amount of insurance greater than the guaranteed issue amount.

EFFECTIVE DATE OF INCREASES AND DECREASES DUE TO A CHANGE IN ELIGIBLE CLASS OR EARNINGS The date of the change in eligible class or earnings.

All increases are subject to the actively at work requirement.

RETIREMENT REDUCTIONS: All basic and optional insurance terminates upon retirement, except as provided under the Minnesota Continuation provision, if applicable.

F. MHC-50393 C
DEPENDENT CHILD BENEFIT SCHEDULE

DEPENDENT CHILD TERM LIFE INSURANCE:

<table>
<thead>
<tr>
<th>Eligible Class</th>
<th>Amount of Child Life Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children</td>
<td>$5,000, $10,000, $15,000, $20,000 or $25,000 as elected by the employee.</td>
</tr>
</tbody>
</table>

An employee’s first eligible newborn child is automatically covered for $5,000 for 31 days from the child’s live birth. To continue coverage on the first child, the employee must elect child coverage with those 31 days; otherwise the coverage shall terminate at the end of the 31-day period.

GENERAL PROVISIONS FOR DEPENDENT CHILD INSURANCE

REQUESTS TO ENROLL OR INCREASE AMOUNT OF DEPENDENT CHILD TERM LIFE INSURANCE:

Requests to enroll for dependents term life insurance, or to increase the existing amount of dependent child term life insurance may only be made during a period of annual enrollment as specified by the policyholder, or within 60 days of a qualifying family status change. Evidence of insurability is not required for child coverage enrollment or requests for an increase made during these specified enrollment periods.

Increases requested during a period of annual enrollment will become effective the January 1 immediately following the annual enrollment period. Increases requested as a result of a qualified family status change will become effective the date of application, provided application is made within 60 days of the qualifying event.

AGE REQUIREMENTS:

Children are eligible from live birth (stillborn or unborn children are not eligible) to the end of the month they attain age 26. Children age 26 or older are also eligible if they are physically or mentally incapable of self-support, were incapable of self-support prior to age 26 and are financially dependent on the employee for more than one-half of their support and maintenance.

CONTRIBUTORY/NONCONTRIBUTORY:

Dependents insurance is contributory insurance.

GUARANTEED ISSUE AMOUNT:

Guaranteed issue is the maximum amount of insurance an eligible dependent child can receive without evidence of insurability when first eligible under the plan provided enrollment is made within the enrollment period. The amounts are as follows:

For employees with eligible dependents immediately prior to the effective date of this policy:

There will be a one-time open enrollment opportunity occurring during the fall of 2006, as specified by the policyholder, during which an employee may elect any amount of dependent child coverage on a guaranteed issue basis.

For employees who first become eligible for dependents insurance after the effective date of this policy:

All dependent child coverage is guaranteed issue.

EVIDENCE OF INSURABILITY:

Evidence of insurability is required as stated in the policy and for an amount of insurance greater than the guaranteed issue amount.

EFFECT OF EMPLOYEE’S RETIREMENT:

All dependents insurance terminates upon the employee’s retirement except as provided under the Minnesota Continuation provision, if applicable.
ADDITIONAL INFORMATION

SUICIDE EXCLUSION FOR LIFE INSURANCE: Applies only to employee optional basic life insurance under the group policy. Exclusions for AD&D insurance, including a suicide exclusion, are listed on the applicable certificate supplement.

WAIVER OF PREMIUM APPLICATION: Applies to contributory and noncontributory employee insurance.

SUPPLEMENTS TO THE CERTIFICATE
Accidental Death and Dismemberment
Dependents Term Life
Waiver of Premium
Accelerated Benefits
Portability
Definitions

age
Attained age as of most recent birthday.

application
Your application for insurance under the group policy and, if required, your evidence of insurability application.

associated company
Any company which is a subsidiary or affiliate of the policyholder which is designated by the policyholder and agreed to by us to participate under the group policy.

certificate effective date
The date your coverage under this certificate becomes effective.

contributory insurance
Insurance for which you are required to make premium contributions.

employee
An individual who is employed by the policyholder or by an associated company. A sole proprietor will be considered the employee of the proprietorship. A partner in a partnership will be considered an employee so long as the partner’s principal work is the conduct of the partnership’s business. The term employee does not include temporary employees who are not otherwise employees.

employer
The policyholder or any designated associated companies.

evidence of insurability
Evidence satisfactory to us of the good health of the prospective insured and any other underwriting information we require.

insured
A person who is eligible for and becomes insured according to the terms of this certificate.

non-work day
A day on which you are not regularly scheduled to work, including scheduled time off for vacations, personal holidays, weekends and holidays, and approved leaves of absence for non-medical reasons.

Non-work day does not include time off for medical leave of absence, temporary layoff, employer suspension of operations in total or in part, strike, and any time off due to sickness or injury including sick days, short-term disability, or long-term disability.

noncontributory insurance
Insurance for which you are not required to make premium contributions.

policyholder
The owner of the group policy as shown on the specifications page attached to this certificate.

specifications page
The outline which summarizes your coverage under the policyholder’s plan of insurance.

total compensation
Your current base salary, plus the previous calendar year’s variable pay. Variable pay includes incentive, commissions, overtime, shift differential, lump sum merit pay and business/performance related bonuses.

waiting period
The period, if any, of continuous employment with the employer required prior to becoming eligible for coverage under this certificate. The waiting period is shown on the specifications page attached to this certificate.

we, our, us
Minnesota Life Insurance Company.

you, your, certificate holder
The insured named on the specifications page attached to this certificate.

General Information

What is your agreement with us?

You are insured under the group policy shown on the specifications page attached to this certificate. Your application as defined under this certificate is attached and is a part of this certificate. This certificate summarizes the principal provisions of the group policy that affect your life insurance coverage. The provisions summarized in this certificate are subject in every respect to the group policy.

Any statements made in your application as defined in this certificate will, in the absence of fraud, be considered representations and not warranties. Also, any statement made will not be used to void your insurance nor defend against a claim unless the statement is contained in the application attached to your certificate.

This certificate is issued in consideration of your application and the payment of the required premium.
Can this certificate be amended?

Yes. We retain the right to amend this certificate at any time without your consent. Any amendment will be without prejudice to any claim incurred for benefits prior to the date of the amendment.

Who is eligible for insurance?

You are eligible if you:

1. are a member of the group and of an eligible class as defined in the group policy; and
2. work for the employer for at least the number of hours per week shown as the minimum hours per week requirement on the specifications page attached to this certificate; and
3. have satisfied the waiting period as shown on the specifications page attached to this certificate; and
4. meet the actively at work requirement as shown in the section entitled "What is the actively at work requirement?".

Are retired employees eligible for insurance?

If the policyholder’s plan of insurance, as reflected in the specifications page attached to this certificate, does not specifically provide insurance for retired employees, a retired employee shall not be eligible to become insured, nor have his or her insurance continued. If the policyholder’s plan of insurance specifically provides insurance for retired employees, the minimum hours per week and actively at work requirements will not apply to such persons.

What is the actively at work requirement?

To be eligible to become insured or to receive an increase in the amount of insurance, you must be actively at work performing your customary duties at the employer’s normal place of business, or at other places the employer’s business requires you to travel.

If you are not actively at work on the date coverage would otherwise begin, or on the date an increase in your amount of insurance would otherwise be effective, you will not be eligible for the coverage or increase until you return to active work. However, if the absence is on a non-work day, coverage will not be delayed provided you were actively at work on the work day immediately preceding the non-work day.

Except as otherwise provided for in this certificate, you are eligible to continue to be insured only while you remain actively at work.

When will we require evidence of insurability?

Evidence of insurability will be required if:

1. the specifications page attached to this certificate states that evidence of insurability is required; or
2. the insurance is contributory and you do not enroll within the enrollment period shown on the specifications page attached to this certificate; or
3. the insurance is noncontributory and you do not become insured, due to nonpayment of premium, within the three-month period beginning on the date you are first eligible for coverage. This will not apply if it is shown that it was due to clerical error only, in which case premiums will be due retroactive to the date you were first eligible for coverage; or
4. the insurance for which you previously enrolled did not go into effect or was terminated because you failed to make a required premium contribution; or
5. during a previous period of eligibility, you failed to submit required evidence of insurability or that which was submitted was not satisfactory to us; or
6. you are insured by an individual policy issued under the terms of the conversion right section.

When does insurance become effective?

Insurance becomes effective on the date that all of the following conditions have been met:

1. you meet all eligibility requirements; and
2. if required, you apply for the insurance on forms which are approved by us; and
3. we are satisfied with your evidence of insurability, if we require evidence; and
4. we receive the required premium.

Can your coverage be continued during sickness, injury, leave of absence or temporary layoff?

Yes. The employer may continue your noncontributory insurance or allow you to continue your contributory insurance when you are absent from work due to sickness, injury, leave of absence, or temporary layoff. Continuation of your insurance is subject to certain time limits and conditions as stated in the group policy. If you stop active work for any reason, you should discuss with the employer what arrangements may be made to continue your insurance.

Premiums

When and how often are your premium contributions due?

Unless the policyholder and we have agreed to some other premium payment procedure, any premium contributions you are required to make for contributory insurance are to be paid by you to the policyholder on a monthly basis. We apply premiums consecutively to keep the insurance in force.

How is the premium determined?

The premium will be the premium rate multiplied by the number of $1,000 units of insurance in force on the date premiums are due. The premium may also be computed
by any other method on which the policyholder and we agree.

We may change the premium rate:

(1) on any premium due date following the expiration of any rate guarantee period; or
(2) anytime, if the policy terms are amended or the total amount of insurance in force changes by 15% or more.

Death Benefit

What is the amount of the death benefit?

The amount of the death benefit is the amount of insurance shown on the specifications page attached to this certificate.

Can you request a change in the amount of your contributory insurance?

Yes. If the policyholder’s plan of insurance, as reflected in the specifications page attached to the group policy, allows for a choice of amounts of insurance for your class, you can request an increase or a decrease in the amount of your contributory insurance within the limitations of the policyholder’s plan of insurance, including any limitations on when and how often such requests may be made. All requests must be made in writing.

If you request an increase in the amount of your contributory insurance, we will require evidence of insurability. If you request a decrease in the amount of your contributory insurance, we will grant the request.

When will changes in your coverage amount be effective?

Requested increases in the amount of your contributory insurance, if approved, are effective on the date we approve the increase. Requested decreases in the amount of your contributory insurance are effective on the first day of the month following our receipt of your request for a decrease.

Increases and decreases in insurance amounts which result from a change in your eligible class or earnings will be effective as shown on the specifications page attached to this certificate.

All increases in the amount of insurance are subject to the actively at work requirement.

When will the death benefit be payable?

We will pay the death benefit within two months of receipt at our home office of written proof satisfactory to us that you died while insured under this certificate. All payments by us are payable from our home office.

If your amount of insurance is equal to or greater than $15,000 alternative methods of payment other than a lump sum payment are available at the request of your beneficiary or beneficiaries.

We will pay interest on the death benefit from the date of your death until the date of payment. Interest will be at an annual rate determined by us, but never less than 4% per year compounded annually, or the minimum required by state law, whichever is greater.

Payment of the death benefit will extinguish our liability under the certificate for which the death benefit has been paid.

To whom will we pay the death benefit?

We will pay the death benefit to the beneficiary or beneficiaries. A beneficiary is named by you to receive the death benefit to be paid at your death. You may name one or more beneficiaries. You cannot name the policyholder or an associated company of the policyholder as a beneficiary.

You may also choose to name a beneficiary that you cannot change without the beneficiary’s consent. This is called an irrevocable beneficiary.

If there is more than one beneficiary, each will receive an equal share, unless you have requested another method in writing. To receive the death benefit, a beneficiary must be living on the date of your death. In the event a beneficiary is not living on the date of your death, that beneficiary’s portion of the death benefit shall be equally distributed to the remaining surviving beneficiaries. In the event of the simultaneous deaths of you and a beneficiary, the death benefit will be paid as if you survived the beneficiary.

If there is no eligible beneficiary, or if you do not name one, we will pay the death benefit to:

(1) your lawful spouse if living, otherwise;
(2) your natural or legally adopted child (children) in equal shares, if living, otherwise;
(3) your parents in equal shares, if living, otherwise;
(4) your brothers and sisters in equal shares, if living, otherwise;
(5) the personal representative of your estate.

Can you add or change beneficiaries?

Yes. You can add or change beneficiaries if all of the following are true:

(1) your coverage is in force; and
(2) we have written consent of all irrevocable beneficiaries; and
(3) you have not assigned the ownership of your insurance.

A request to add or change a beneficiary must be made in writing. All requests are subject to our approval. A change will take effect as of the date it is signed, but will not affect any payment we make or action we take before receiving your notice.
Termination

When does your coverage terminate?

Your coverage ends on the earliest of the following:

1. the date the group policy ends; or
2. the date you no longer meet the eligibility requirements; or
3. the date the group policy is amended so you are no longer eligible; or
4. 31 days (the grace period) after the due date of any premium contribution which is not paid; or
5. the last day for which premium contributions have been paid following your written request to cease participation under this certificate.

If your coverage under the group policy terminates due to non-payment of premiums, your coverage may be reinstated if all premiums due are paid and received by us within 31 days of the date of termination and during your lifetime.

Can your insurance be reinstated after termination?

Yes. When your coverage terminates because you are no longer eligible, and you become eligible again within three months after the date your coverage under this certificate terminated, your coverage may be reinstated.

Provided you are not then covered by an individual policy issued under the terms of the conversion right section, your coverage under the group policy shall be reinstated automatically, without evidence of insurability or satisfaction of any waiting period. Your amount of insurance will be that which applies to the classification to which you then belong, on the date you again become eligible. If the policyholder’s plan of insurance provides for contributory insurance under the group policy, your amount of contributory insurance will be limited to that for which you were insured immediately prior to the loss of coverage.

When does the group policy terminate?

The policyholder may terminate the group policy by giving us 31 days prior written notice. We reserve the right to terminate the group policy on the earliest of the following to occur:

1. 31 days (the grace period) after the due date of any premiums which are not paid; or
2. on any subsequent policy anniversary after the date the number of employees insured is less than any minimum established by us or as required by applicable state law; or
3. 31 days after we provide the policyholder with notice of our intent to terminate the group policy.

Unless the Minnesota Life group policy is being replaced by a substantially similar group term life policy, we will notify you 30 days in advance of any termination of the group policy by Minnesota Life. In no event shall the terms of this section extend coverage under the group policy more than 120 days beyond the date coverage would otherwise terminate under the terms of the group policy.

Minnesota Continuation Right

What is the Minnesota continuation right?

If you are laid off or you terminate employment, including retirement, you may elect to continue your insurance under the group policy, including any insurance you have on the lives of your spouse and dependent children, provided the group policy remains in force for any active employees. You are considered laid off from employment if there is a reduction in hours to such an extent that you are no longer eligible for insurance under the group policy. Termination does not include discharge for gross misconduct.

How do you continue your insurance under the group policy?

Upon layoff or termination of employment, the employer shall notify you of your rights under this section. You have 60 days from the later of the following to elect coverage:

1. the date your coverage would otherwise terminate; or
2. the date you receive written notice of the right to continue your insurance.

How will premium contributions for the continued insurance be paid?

Premiums for the continued insurance will be paid by you to your former employer. The amount of the premium charged shall not exceed 102% of the cost of the plan for such period of coverage for other similarly situated employees with respect to whom neither termination nor layoff has occurred, without respect to whether such cost is paid by the employee or the employer.

How long can your insurance be continued under the group policy?

You are eligible to continue your insurance under the group policy until the earlier of the following:

1. you obtain insurance under another group policy; or
2. 18 months after your termination or layoff from employment.

What happens to your insurance at the end of the continuation period?

When the continuation period ends, you, your insured spouse, or an insured dependent child may obtain from us, without evidence of insurability or interruption of coverage, an individual life insurance policy which provides the same or substantially similar benefits. A policy providing reduced benefits at a reduced premium rate may be accepted by you, your insured spouse, or any of your insured dependent children.
All provisions of the conversion right section shall apply to this type of conversion except the provision entitled “What is the conversion right?”. References to you in all other provisions of the conversion right section shall mean you, your insured spouse, or any of your insured dependent children.

What happens if an insured dies during the 60-day period allowed for election of continuation?

If you, your insured spouse, or any of your insured dependent children dies during the 60-day election period and before election was made to continue or to reject continuation, you will be considered to have elected continuation of coverage under the group policy. We will pay a death benefit equal to the amount of insurance that could have been continued less any premium due as of the date of death.

**Conversion Right**

**What is the conversion right?**

You may convert this insurance to a new individual life insurance policy if all or part of your life insurance under the group policy terminates.

You may convert up to the full amount of terminated insurance if termination occurs because:

1. You move from one existing eligible class to another; or
2. You are no longer an eligible class; or
3. The group policy is terminated; or
4. The group policy is changed to reduce or terminate your insurance.

The conversion right is not available if your coverage under the group policy terminates due to failure to make, when due, required premium contributions.

You may convert your insurance to any type of individual policy of life insurance then customarily issued by us for purposes of conversion, except term insurance. The individual policy will not include any supplemental benefits, including, but not limited to, any disability benefits, accidental death and dismemberment benefits, or accelerated benefits.

**How do you convert your insurance?**

You convert your insurance by applying for an individual policy and paying the first premium within 31 days after your group insurance terminates. No evidence of insurability will be required.

**How is the premium for the individual policy determined?**

We base the premium for the individual policy on the plan of insurance, your age, and the class of risk to which you belong on the date of the conversion.

**When is the individual policy effective?**

The individual policy takes effect 31 days after the group insurance provided under the group policy terminates.

**What happens if you die during the 31-day period allowed for conversion?**

If you die during the 31-day period allowed for conversion, we will pay a death benefit regardless of whether or not an application for coverage under an individual policy has been submitted. The death benefit will be the amount of insurance you would have been eligible to convert under the terms of the conversion right section.

We will return any premium you paid for an individual policy to your beneficiary named under the group policy. In no event will we be liable under both the group policy and the individual policy.

**Additional Information**

**What if your age has been misstated?**

If your age has been misstated, the death benefit payable will be that amount to which you are entitled based on your correct age. A premium adjustment will be made so that the actual premium required at your correct age is paid.

**Is there a suicide exclusion?**

The specifications page attached to this certificate indicates what insurance, if any, is subject to the suicide exclusion outlined below.

When applicable, this suicide exclusion limits our liability to an amount equal to the premiums paid if you, whether sane or insane, die by suicide within two years of the effective date of your insurance.

If there has been an increase in your amount of insurance for which you were required to apply or for which we required evidence of insurability, and if you die by suicide within two years of the effective date of the increase, our liability with respect to that increase will be limited to the premiums paid and attributable to such increase.

**When does your insurance become incontestable?**

Except for fraud or the non-payment of premiums, after your insurance has been in force during your lifetime for two years from the effective date of your coverage, we cannot contest your coverage. However, if there has been an increase in the amount of insurance for which you were required to apply or for which we required evidence of insurability, then, to the extent of the increase, any loss which occurs within two years of the effective date of the increase will be contestable.

Any statements you make in your application as defined under this certificate will, in the absence of fraud, be considered representations and not warranties. Also, any statement you make will not be used to void your insurance, nor defend against a claim, unless the
statement is contained in the application attached to your certificate.

**Can your insurance be assigned?**

Yes. However, we will not be bound by an assignment of the certificate or of any interest in it unless it is made as a written instrument, and you file the original instrument or a certified copy with us at our home office, and we send you an acknowledged copy.

We are not responsible for the validity of any assignment. You are responsible for ensuring that the assignment is legal in your state and that it accomplishes your intended goals. If a claim is based on an assignment, we may require proof of interest of the claimant. A valid assignment will take precedence over any claim of a beneficiary.

**Is the policyholder required to maintain records?**

Yes. The policyholder is required to maintain adequate records of any information necessary for us to administer this certificate. We own the records relating to the insurance provided by this certificate, and can obtain them from the policyholder at any reasonable time.

If a clerical error is made in keeping records on the insurance under the group policy, it will not affect otherwise valid insurance. A clerical error does not continue insurance which is otherwise stopped. If an error causes a change in premium payment, we will make a fair adjustment.

**Will the provisions of this certificate conform with state law?**

Yes. If any provision in this certificate, or in the provisions of the group policy, is in conflict with the laws of the state governing the certificates or the group policy, the provision will be deemed to be amended to conform to such laws.
Benefits received under this Accelerated Benefits Certificate Supplement may be taxable. You should seek assistance from a personal tax advisor prior to requesting an accelerated payment of death benefits.

**General Information**

This certificate supplement is subject to every term, condition, exclusion, limitation, and provision of your certificate unless otherwise expressly provided for herein.

**What does this supplement provide?**

This supplement provides for the accelerated payment of either the full or a partial amount of an insured's death benefit provided under your certificate. If an insured has a terminal condition as defined in this supplement, you may request an accelerated payment of the applicable death benefit. This certificate supplement does not provide long-term care benefits meeting the requirements of Sections 62A.46 to 62A.56.

Minnesota law sets minimum requirements for life insurance contracts where the right to receive accelerated benefits is contingent upon the insured receiving long-term care services. This certificate supplement does not meet those minimum requirements.

**Definitions**

**accelerated benefit**

The amount of the death benefit we will pay if the insured is eligible under this supplement.

**death benefit**

The amount of the insured's life insurance as shown on the specifications page attached to your certificate.

**immediate family**

Your spouse, children, parents, grandparents, grandchildren, brothers and sisters, and their spouses.

**insured**

For purposes of this supplement, an insured employee, an insured spouse, or an insured dependent child.

**physician**

An individual who is licensed to practice medicine or treat illness in the state in which treatment is received. This does not include you or a member of your immediate family.

**Terminal Condition**

**What is a terminal condition?**

A terminal condition is a condition caused by sickness or accident which directly results in a life expectancy of twelve months or less.

**What evidence do we require of the insured's terminal condition?**

We must be given evidence that satisfies us that the insured's life expectancy, because of sickness or accident, is twelve months or less. That evidence must include certification by a physician.

**Do we have the right to obtain independent medical verification?**

Yes. We retain the right to have the insured medically examined at our own expense to verify the insured's medical condition. We may do this as often as reasonably required while accelerated benefits are being considered or paid.

**Payment of Accelerated Benefit**

**How do we calculate the accelerated benefit?**

We will multiply the death benefit by the accelerated benefit factor to determine the accelerated benefit available.

**How do we calculate the accelerated benefit factor?**

The accelerated benefit factor will be stated as a percentage of the insured's death benefit. When we calculate this factor, we will consider the insured's age and gender.

We will also base our calculation on certain assumptions, which we may change from time to time, including but not limited to assumptions about:

1. expected future premiums; and
2. the insured's life expectancy.

**What are the conditions for the payment of an accelerated benefit?**

We will consider the payment of an accelerated benefit, subject to all of the following conditions:

1. coverage must be in force and all premiums due must be fully paid; and
(2) application must be made in writing and in a form which is satisfactory to us. We will tell you what form is required; and
(3) you must be the sole owner of the certificate; and
(4) the insured’s insurance must not have an irrevocable beneficiary.

Who may request an accelerated payment of the death benefit?

You may request an accelerated payment of the insurance on your life or on the life of a spouse or dependent child insured under your certificate.

Is the request for an accelerated benefit voluntary?

Yes. An accelerated benefit will be made available on a voluntary basis only. An accelerated benefit under this supplement is not intended to cause an involuntary reduction of the death benefit ultimately payable to the named beneficiary. Therefore, payment of the death benefit cannot be accelerated under this supplement if the insured:

(1) is required by law to use this option to meet the claims of creditors, whether in bankruptcy or otherwise; or
(2) is required by a government agency to use this option in order to apply for, obtain, or keep a government benefit or entitlement.

Is there a minimum or maximum death benefit eligible for an accelerated benefit?

Yes. The minimum death benefit to be eligible for an accelerated benefit under this supplement is $10,000. The maximum death benefit to be eligible for an accelerated benefit is $1,000,000.

Do you have to take the entire accelerated benefit?

No. You may choose to receive a partial accelerated benefit. If you do so, the insured’s remaining coverage will stay in force.

If you elect to receive only a partial accelerated benefit amount available under this supplement, the insured’s remaining death benefit under the certificate must be at least $25,000.

You may reapply for the payment of the remaining amount of insurance at any time. However, we may ask for further satisfactory evidence that the insured meets all requirements for the accelerated benefit.

What is the effect on an insured’s coverage of the receipt of an accelerated benefit?

If you elect to accelerate the full amount of an insured’s death benefit, the insured’s coverage and all other benefits under the certificate and any certificate supplements for that insured will end. If such termination causes a certificate holder’s covered spouse or dependent children to lose coverage, each of them will be allowed to convert any such insurance to a policy of individual life insurance according to the conversion right section of the certificate to which this supplement is attached.

If a partial accelerated benefit is chosen, coverage will remain in force and premiums will be reduced accordingly. The remaining amount of insurance under the certificate will be the full amount of insurance minus the amount of insurance that was accelerated.

How will we pay the accelerated benefit?

We will pay the accelerated benefit in one lump sum or in any other mutually agreeable manner.

To whom will we pay accelerated benefits?

All accelerated benefits will be paid to you unless you validly assign them otherwise. If you die before all payments have been made, we will pay the remainder to the beneficiary named under this certificate. Payment will be made in one lump sum which will be the present value of the payments that remain, using the interest rate we use to determine the payments.

Termination

When does an insured’s coverage under this supplement terminate?

An insured’s coverage ends on the date the insured is no longer covered for life insurance under the group policy.

When does this supplement terminate?

This supplement will terminate on the earlier of:

(1) the date we receive a written request from the policyholder to cancel the Accelerated Benefits Policy Rider; or
(2) the date the group policy is terminated.

[Signatures]

Secretary

President
General Information

This certificate supplement is issued in consideration of the required premium and is subject to every term, condition, exclusion, limitation, and provision of your certificate unless otherwise expressly provided for herein. Coverage under this supplement will not be included in any insurance issued under the conversion right section of your certificate.

What does this supplement provide?

This supplement provides a benefit for your accidental death or dismemberment which occurs as a result of an accidental injury.

Accidental Death and Dismemberment Benefit

What does accidental death or dismemberment by accidental injury mean?

Accidental death or dismemberment by accidental injury as used in this supplement means that your death or dismemberment results, directly and independently of all other causes, from an accidental injury which is unintended, unexpected, and unforeseen.

The injury must occur while your coverage under this supplement is in force. Your death or dismemberment must occur within 365 days after the date of the injury and while your coverage under this supplement is in force.

If by reason of a covered accident you are unavoidably exposed to the elements and, as the result of such exposure and within one year, you suffer a loss that is included in the list of covered losses, such loss will be covered under the terms of this rider.

If your body has not been found after one year from the date the vehicle in which you were was traveling disappeared, exploded, sank, became stranded, made a forced landing or was wrecked, it shall be presumed, subject to all other terms of the policy, that you died resulting from an accidental injury which was unintended, unexpected and unforeseen.

In no event will we pay the accidental death or dismemberment benefit where your death or dismemberment results from or is caused directly or indirectly by any of the following:

(1) suicide or attempted suicide, whether sane or insane; or
(2) your participation in or attempt to commit a felony; or
(3) bodily or mental infirmity, illness or disease; or
(4) drugs, poisons, gases or fumes, voluntarily taken, administered, absorbed, inhaled, ingested or injected; or
(5) bacterial infection, other than infection occurring simultaneously with, and as a result of, the accidental injury; or
(6) travel or flight in or on, or descent from or with, any type of military aircraft; or
(7) war or any act of war, whether declared or undeclared.

What is the amount of the accidental death and dismemberment benefit?

<table>
<thead>
<tr>
<th>FOR LOSS OF</th>
<th>AMOUNT OF BENEFIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td>Full Amount of Insurance</td>
</tr>
<tr>
<td>Both Arms and Both Legs</td>
<td>Full Amount of Insurance</td>
</tr>
<tr>
<td>Both Arms or Both Legs</td>
<td>Full Amount of Insurance</td>
</tr>
<tr>
<td>One Arm and One Leg</td>
<td>Full Amount of Insurance</td>
</tr>
<tr>
<td>Speech and one of: Hand, Foot, or Sight of One Eye</td>
<td>Full Amount of Insurance</td>
</tr>
<tr>
<td>Hearing and one of: Hand, Foot, or Sight of One Eye</td>
<td>Full Amount of Insurance</td>
</tr>
<tr>
<td>Both Hands, Both Feet, or Sight of Both Eyes or a Combination of a Hand, a Foot, or Sight of One Eye</td>
<td>Full Amount of Insurance</td>
</tr>
<tr>
<td>Use of Both Arms and Both Legs</td>
<td>Full Amount of Insurance</td>
</tr>
<tr>
<td>Use of Both Arms or Both Legs</td>
<td>75% of Amount of Insurance</td>
</tr>
<tr>
<td>Use of One Arm and One Leg</td>
<td>75% of Amount of Insurance</td>
</tr>
<tr>
<td>One Arm or One Leg</td>
<td>50% of Amount of Insurance</td>
</tr>
<tr>
<td>One Hand or One Foot or Sight of One Eye</td>
<td>50% of Amount of Insurance</td>
</tr>
<tr>
<td>Speech or Hearing</td>
<td>50% of Amount of Insurance</td>
</tr>
<tr>
<td>Use of Both Hands or Both Feet or a Combination of Hand and a Foot</td>
<td>50% of Amount of Insurance</td>
</tr>
<tr>
<td>Use of One Arm or One Leg</td>
<td>50% of Amount of Insurance</td>
</tr>
<tr>
<td>Use of One Hand or One Foot</td>
<td>25% of Amount of Insurance</td>
</tr>
<tr>
<td>Thumb and Index Finger of The Same Hand</td>
<td>25% of Amount of Insurance</td>
</tr>
</tbody>
</table>

The amount of insurance is shown on the specifications page attached to the group policy. Loss of arm or leg means loss at or above the elbow or knee joint, or total loss of use of the arm or leg. Loss of hands or feet means complete severance at or above the wrist or ankle joints, or total loss of use of the hand or foot. Loss of sight, speech, or hearing means the entire and irrecoverable loss of sight, speech, or hearing which cannot be corrected by medical or surgical treatment or by artificial means. Loss of thumb and index finger means complete severance of both the thumb and the index finger at or above the metacarpophalangeal joints. Loss of use
means the permanent and total loss of the ability to function because of incurable paralysis or stiffening without regard to the particular requirements of the employee’s occupation or profession. Permanent and total loss of use of arm or leg shall mean permanent and total loss of use of the entire arm or leg including loss of use of the attached hand or foot.

Benefits may be paid for more than one accidental injury but the total amount of insurance payable under this rider for any one accident, not including any Additional Benefits, will never exceed the full amount of insurance shown on the specifications page attached to the group policy.

**When will the accidental death and dismemberment benefit be payable?**

We will pay the accidental death and dismemberment benefit within two months of receipt at our home office of written proof satisfactory to us that you died or suffered dismemberment as a result of an accidental injury. All payments by us are payable from our home office.

The benefit will be paid in a single sum. We will pay interest on the benefit from the date of your death or dismemberment until the date of payment. Interest will be at an annual rate determined by us, but never less than 4% per year compounded annually or the minimum required by state law, whichever is greater.

**To whom do we pay the benefit?**

We pay the death benefit to the person or persons entitled to receive them under the terms of your certificate. The benefit for other losses is paid to you.

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**Termination**

When does your coverage under this supplement terminate?

Your coverage ends on the earliest of:

1. the date you are no longer covered for life insurance under the group policy; or
2. 31 days (the grace period) after the due date of any premium contribution which is not paid.

When does this supplement terminate?

This supplement will terminate on the earlier of:

1. the date we receive a written request from the policyholder to cancel the Accidental Death and Dismemberment Policy Rider to the group policy; or
2. the date the group policy is terminated.

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**Additional Information**

Do we have the right to obtain independent medical verification?

Yes. We retain the right to have you medically examined at our expense whenever a claim is pending and, where not forbidden by law, we reserve the right to have an autopsy performed in case of death.

Signed: Secretary

**President**

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MHC-96-13183.22

Minnesota Life 2
EdF85262 9-2008
Dependents Term Life Insurance
Certificate Supplement

Minnesota Life Insurance Company - A Securian Company
400 Robert Street North • St. Paul, Minnesota 55101-2098

General Information

This certificate supplement is issued in consideration of the required premium and is subject to every term, condition, exclusion, limitation, and provision of your certificate unless otherwise expressly provided for herein. Any Accidental Death and Dismemberment coverage provided by a certificate supplement to your certificate will not apply to dependents coverage provided by this certificate supplement.

What does this supplement provide?

This supplement provides insurance on the lives of your eligible dependents.

What members of your family are eligible for insurance under this supplement?

The following members of your family are eligible for insurance under this supplement:

the insured employee’s child or children, including legally adopted children and stepchildren living in the insured employee’s household, and grandchildren provided that the insured employee has been appointed legal guardian of such grandchildren.

If both parents of a child qualify as eligible employees under the group policy, the child shall be considered a dependent of only one parent for purposes of this supplement. If any child qualifies as an eligible employee under the group policy, he or she is not eligible to be insured as a dependent child.

Any dependent who, subsequent to the effective date of this supplement, meets the requirements of this provision will become insured on the date he or she so qualifies.

When will we require evidence of insurability?

Evidence of insurability will be required if:

(1) the specifications page attached to your certificate states that evidence of insurability is required; or
(2) the insurance is contributory and you do not enroll for coverage under this supplement within the enrollment period shown on the specifications page attached to your certificate; or
(3) dependents insurance for which you previously enrolled did not go into effect or was terminated because you failed to make a required premium contribution; or
(4) during a previous period of eligibility, you failed to submit evidence of insurability that was required for a dependent or that which was submitted was not satisfactory to us; or
(5) the dependent is insured by an individual policy issued under the terms of the conversion right of this supplement.

When does insurance on a dependent become effective?

Insurance on a dependent becomes effective on the date when all of the following conditions have been met:

(1) the dependent meets all eligibility requirements; and
(2) if required, you apply for dependents coverage on forms which are approved by us; and
(3) we are satisfied with the dependent’s evidence of insurability, if we require evidence; and
(4) we receive the required premium.

If a dependent is hospitalized or confined because of illness or disease on the date his or her insurance would otherwise become effective, his or her effective date shall be delayed until he or she is released from such hospitalization or confinement. However, in no event will insurance on a dependent be effective before your insurance is effective.

Death Benefit

What is the amount of life insurance on each insured dependent?

The amount of life insurance on each insured dependent is shown on the specifications page attached to your certificate.

To whom will we pay the death benefit?

The death benefit payable under this supplement will be paid to you if living, otherwise to your estate.

Termination

When does an insured dependent’s coverage under this supplement terminate?

An insured dependent’s coverage ends on the earliest of the following:

(1) the date the dependent no longer meets the eligibility requirements; or
(2) 31 days (the grace period) after the due date of any premium contribution which is not paid; or
(3) the last day for which premium contributions have been made following your written request that insurance on your eligible dependents be terminated; or
(4) the date you are no longer covered under the
group policy.

You must notify us or your employer when a dependent is
no longer eligible for coverage under this supplement so
that premiums may be discontinued. All premiums paid
for dependents who are no longer eligible for coverage
under this supplement will be refunded without any
payment of claim.

When does this supplement terminate?

This supplement will terminate on the earlier of:

(1) the date we receive a written request from the
    policyholder to cancel the Dependents Term Life
    Insurance Policy Rider; or
(2) the date the group policy is terminated.

Additional Information

What is the conversion right under this supplement?

If an insured dependent's coverage under this supplement
terminates because he or she is no longer eligible, or
because of your death, or because of termination or
amendment of this supplement, the insurance may be
converted to a policy of individual insurance with
Minnesota Life.

Conversion may be requested by you, an insured
dependent of legal capacity, or the insured dependent's
guardian, if applicable. All other conditions and provisions
of the conversion right section of your certificate to which
this supplement is attached will apply.

Does the Waiver of Premium supplement to your
certificate apply to insured dependents?

Yes. If, due to your disability, your insurance is continued
in force without further payment of premiums due to the
Waiver of Premium supplement to your certificate, any
dependents insurance provided by this supplement shall
also continue in force without further payment of
premiums until the dependent's eligibility terminates or
until your insurance is no longer continued in force due to
such supplement to your certificate.

This provision is not applicable if the dependent's
insurance has been converted under the conversion right
section of this supplement, unless the converted policy is
surrendered without claim except for refund of premiums.

[Signatures]

Secretary

President
General Information

This certificate supplement is issued in consideration of the required premium and is subject to every term, condition, exclusion, limitation and provision of your certificate unless otherwise expressly provided for herein.

What does this supplement provide?

This supplement provides for continuation of your group life insurance if you no longer meet the eligibility requirements of your certificate, except as provided for herein.

To continue coverage under the provisions of this supplement, you must make a written request and make the first premium contribution within 31 days after insurance provided by the group policy would otherwise terminate. Evidence of insurability will not be required. Coverage provided by this supplement will then be deemed effective retroactive to the beginning of the 31-day period. This date is considered to be your portability date and you are then considered to have portability status.

Who is eligible to continue insurance under this supplement?

You are eligible to continue your group life insurance under the terms of this supplement if you, except as provided by this supplement, no longer meet the eligibility requirements of your certificate due to any of the following:

1. you terminate employment, including retirement; or
2. you are no longer in a class eligible for insurance or you are on a leave or layoff; or
3. a class or group of employees insured under the policy is no longer considered eligible and there is no successor plan for that class or group. Successor plan means an insurance policy or policies provided by us or another insurer that replaces insurance provided under this policy.

You will not be eligible to request coverage under this supplement if you:

1. have attained the age of 70; or
2. have converted your insurance to an individual life policy under the terms of your certificate’s conversion right section; or
3. were not actively at work due to sickness or injury on the date immediately preceding your portability date; or
4. lose eligibility due to termination of the group policy.

What insurance can be continued under this supplement?

Only contributory insurance may be continued under this supplement. If you elect to continue your own coverage according to the provisions of this supplement, you may also elect to continue contributory insurance for any other individual insured under your certificate. You may also continue coverage under all supplements to your certificate which apply to contributory insurance and by which you were insured immediately preceding your portability date except the Term Life Waiver of Premium Certificate Supplement and the Accidental Death and Dismemberment Certificate Supplement, which shall terminate upon porting.

The amount of insurance continued under this supplement for any individual will be subject to any applicable state law or regulation relating to allowable amounts of insurance.

What is the minimum amount of insurance that can be continued under this supplement?

The minimum amount of insurance that can be continued on an insured’s life under this supplement is $10,000 for you and $1,000 for each of your insured dependents.

What is the maximum amount of insurance that can be continued under this supplement?

The maximum amount of insurance that can be continued under this supplement is the amount of insurance that was in force on the insured’s portability date, but not more than $500,000 for an employee. However, for an insured age 65 or older on his or her portability date, the amount will not be more than 65% of the amount in force on the insured’s portability date to a maximum of $325,000 for an employee.

Will the amount of insurance continued under this supplement change?

Yes. On the first day of the month following the date an insured attains age 65, the amount of insurance on his or her life continued under this supplement will reduce to 65% of the amount of insurance in force on the day prior to attainment of age 65. Insurance terminates at age 70.

Can you request a change in your amount of insurance continued under this supplement?

Yes. You may elect to reduce the amount of insurance on your life. Your remaining amount of insurance must be at least $10,000.
The amount of insurance continued under this supplement will never increase.

How will premium contributions be paid?

Premium contributions will be paid directly to us on a monthly, quarterly, semi-annual, or annual basis and will be subject to an administrative charge per billing period. We may adjust the amount of the charge, but not more often than once per year.

Can the premium rate change?

Yes. The premium rate may increase on the portability date. The premium rate may also increase in the future but will not change more often than once per year.

Can insurance continued under this supplement be converted to a policy of individual insurance?

Yes. At any time after insurance has been continued under the provisions of this supplement, it may be converted to a policy of individual insurance with Minnesota Life. All other conditions and provisions of the conversion right section of your certificate to which this supplement is attached will apply.

What happens if you again become eligible under your certificate?

If you are continuing coverage under the terms of this supplement, and again meet the eligibility requirements of your certificate, not including the terms of this supplement, you shall no longer be considered to have portability status. Insurance may be continued only under the terms of your certificate, not including this supplement unless and until you no longer meet the eligibility requirements of your certificate and again return to portability status as provided for herein.

What happens to insurance provided under this supplement when the group policy terminates?

Anything in the group policy notwithstanding, termination of the group policy by the policyholder or us will not terminate life insurance then in force for any person under the terms of this supplement. The group policy will be deemed to remain in force solely for the purpose of continuing such insurance, but without further obligation of the policyholder.

Any insurance continued under the terms of this supplement will remain in force until terminated by the provisions of the section entitled "When will insurance continued under this supplement terminate?".

No individual may elect coverage under this supplement on or after the date of termination of the group policy.

When will insurance continued under this supplement terminate?

Insurance being continued under this supplement will terminate on the earliest of the following:

1. the insured's 70th birthday; or
2. the date the insured again meets the eligibility requirements of your certificate, not including the terms of this supplement; or
3. in the case of a dependent child or a spouse who is insured by a supplement to your certificate, the date your coverage is no longer being continued under this supplement or the date the spouse or child ceases to be eligible as defined under the terms of your certificate; or
4. 31 days after the due date of any premium contribution which is not made.

Signed

Secretary

President
General Information

This certificate supplement is issued in consideration of the required premium and is subject to every term, condition, exclusion, limitation, and provision of your certificate unless otherwise expressly provided for herein. The specifications page attached to your certificate indicates whether this supplement applies to contributory insurance or noncontributory insurance. Coverage under this supplement will not be included in any insurance issued under the conversion right section of your certificate.

What does this supplement provide?

This supplement provides for waiver of premium if you become totally and permanently disabled, as defined herein, while under age 60. Upon approval of proof of such disability, your insurance, including all supplements to your certificate which are in force on the date of the onset of your disability, will be continued in force without payment of premiums during the uninterrupted continuance of the total and permanent disability.

What is total disability?

Total disability is a disability which occurs while your insurance is in force and which results from an accidental injury or an illness that continuously prevents you from engaging in any occupation for which you are reasonably suited by education, training, or experience. You must be under the care of a licensed physician. The licensed physician cannot be you or a member of your immediate family. For purposes of this supplement, your immediate family consists of your spouse, children, parents, grandparents, grandchildren, brothers and sisters and their spouses.

What is permanent disability?

Permanent disability is a total disability which has existed continuously for at least six months.

Are there any limitations?

Yes. Insurance will not be continued if your disability results from intentionally self-inflicted injury, participation in or any attempt to commit a felony, or war or any act of war, whether declared or undeclared.

What if you recover and again become totally disabled?

If you have been approved for waiver of premium and subsequently recover, return to work for the policyholder and, due to the same accidental injury or illness, again become totally disabled within six months while insured under this supplement, the two periods of total disability will be considered as one period of total disability and you will not be required to satisfy a new six month waiting period before the waiver of premium resumes. However, premiums will not be waived during any such recovery period.

Do premiums have to be paid after you become disabled?

Yes. Premiums have to be paid after you become disabled, but only until we approve your total and permanent disability claim. Continued payment prevents the possible loss of your coverage and eligibility if your claim is not approved.

What if you convert your group life insurance to a policy of individual insurance prior to the approval of your disability claim?

If your coverage has been converted in accordance with the conversion right section of your certificate, benefits under this supplement will apply only if the converted policy is surrendered without claim, except for refund of premiums.

What will be considered due proof of total and permanent disability?

You must furnish evidence satisfactory to us that your disability:

1. commenced while your insurance under your certificate was in force; and
2. meets the definition of total disability; and
3. commenced before your 60th birthday; and
4. was continuous for six months or more.

We will, from time to time, also require additional proof satisfactory to us that you continue to be totally and permanently disabled. We may also require that you submit to one or more medical examinations at our expense.

If you die within one year of the date of onset of your disability, your beneficiary may claim benefits under this supplement even if your premium payments were discontinued and you had not submitted due proof satisfactory to us of your total disability or you were continuously disabled for less than six months. Your beneficiary must submit due proof satisfactory to us that your total disability, which began before premium payments on your behalf were discontinued and before your 60th birthday, continued without interruption until your death.
When must we be notified of your disability or death?

We must receive written notice at our home office of your total disability within one year of the date of onset of such disability. However, failure to give notice within the time provided will not invalidate the claim if it is shown that notice was given as soon as reasonably possible.

We must receive written notice at our home office within one year of death that you died during the period of continuance provided by this supplement. Proof must be furnished that you continued to be totally disabled during the entire period of continuance until death. If such notice and proof are not provided within the required time frame, there shall be no liability for any payment under this supplement.

What is the amount of insurance to be continued without payment of premium under this supplement?

The amount of your insurance continued at any given time shall be the amount of insurance then available under the group policy for an insured of your age and eligible class or, if less, the amount for which you were insured under the group policy when the last premium contribution was made on your behalf.

The amount of insurance for any other individual insured under the certificate holder's certificate will be the amount of insurance then available under the group policy for such insured, or, if less, the amount for which he or she was insured under the group policy when the last premium contribution was made on his or her behalf.

If your certificate provides for reductions in amounts of insurance based on age, such reductions shall apply to your insurance. If you are an employee and your certificate provides for reductions in amounts of insurance at retirement, your retirement date shall be the earlier of:

1. the date you actually retire; or
2. your normal Social Security retirement age.

How long will insurance be continued without payment of premium?

If you become totally and permanently disabled, insurance will be continued, without payment of premium, until the earliest of:

1. your normal social security retirement age; or
2. the date you recover so that you are no longer totally and permanently disabled; or
3. the date you fail to furnish proof of continued disability when requested or you refuse to submit to a required medical examination.

However, if you are an employee and your certificate provides for termination of insurance at retirement, insurance provided under this supplement will also terminate when you retire, including normal or early retirement. Your retirement date shall be the earlier of:

1. the date you actually retire; or
2. your normal Social Security retirement age.

What happens to your insurance when the waiver of premium benefit ends?

When the benefits under this supplement end according to the provisions of the section entitled "How long will insurance be continued without payment of premium?," the following will apply:

1. If you are then eligible for coverage under your certificate, your insurance may be continued under your certificate provided that premiums are paid. The first such premium payment must be made within 31 days of the date the waiver of premium benefit ends.
2. If you are no longer eligible for coverage under your certificate, you may convert coverage to an individual policy, as provided for under the conversion right section of your certificate.

Your insurance will end unless, within 31 days of the date benefits under this supplement end, premium payments on your behalf are resumed or you apply to convert your coverage.

When does this supplement terminate?

This supplement will terminate on the earlier of:

1. the date we receive a written request from the policyholder to terminate the Term Life Waiver of Premium Policy Rider; or
2. the date the group policy is terminated.

Insurance being continued without further payment of premiums in accordance with the provisions of this supplement will not end due solely to the termination of the Term Life Waiver of Premium Policy Rider or of the group policy.

Secretary

President

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