

Group Term Life Certificate of Insurance

MINNESOTA LIFE

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

Effective November 1, 2022
as revised on April 17, 2024

POLICY NUMBER: 33500-G

POLICYHOLDER: Tulsa FOP 93 Health and Welfare Trust

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.

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.

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

Renee D. Montz
Secretary

Stephen M. Jaffe
President

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

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GROUP TERM LIFE CERTIFICATE OF INSURANCE

GENERAL INFORMATION

POLICYHOLDER: Tulsa FOP 93 Health and Welfare Trust **POLICY NO.:** 33500-G

ASSOCIATED COMPANIES: All subsidiaries and affiliates reported to Minnesota Life by the policyholder for inclusion in the policy.

POLICY EFFECTIVE DATE: December 1, 2007. This specifications page represents the plan in effect on November 1, 2022 as revised on April 17, 2024.

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 the Chief of Police and all active regular, permanent, full-time sworn officers of the City of Tulsa actively participating in the FOP 93 Health and Welfare Trust, including an employee entering the police academy.

ENROLLMENT PERIOD: Not applicable for noncontributory insurance; 30 days from the first day of eligibility for contributory insurance.

WAITING PERIOD: You become eligible on your "Eligibility Date", which is the first of the month coincident with or next following the date you complete 30 days of continuous service for your Employer. Employees entering the police academy who are eligible for the City of Tulsa's employee benefit plan(s) will not need to meet the Trust Plan's eligibility waiting period, and the "Eligibility Date" will be the first day of the month coincident with or next following the date the Employee enters the police academy program.

MINIMUM HOURS PER WEEK REQUIRED: 30 hours per week.

PLAN OF INSURANCE

EMPLOYEE BENEFIT SCHEDULE

EMPLOYEE TERM LIFE INSURANCE:

Basic Life Insurance

Eligible Class

All employees

Amount of Basic Term Life Insurance

Two times annual earnings, multiplied and then rounded to the next higher \$1,000 if not already a multiple thereof, subject to a minimum of \$5,000 and a maximum of \$300,000.

Supplemental Life Insurance

Eligible Class

All employees

Amount of Supplemental Term Life Insurance

An amount elected by the employee, in an increment of \$10,000, subject to a maximum of \$700,000.

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

Basic AD&D Insurance

Eligible Class

All employees

Amount of Basic AD&D Insurance

An amount equal to the amount of basic life insurance for which the employee is insured under the group policy.

GENERAL PROVISIONS FOR EMPLOYEE INSURANCE

AGE REDUCTIONS:

The amount of insurance on an employee age 65 or older shall be a percentage of the amount otherwise provided by the plan of insurance applicable to such employee in accordance with the following table:

| <u>Age of Employee*</u> | <u>Amount of Insurance</u> |
|-------------------------|----------------------------|
| 65 | 92% |
| 66 | 84% |
| 67 | 76% |
| 68 | 68% |
| 69 | 60% |
| 70 | 52% |

Age reductions will apply on the policy anniversary date which occurs or next follows an insured employee's 65th, 66th, 67th, 68th, 69th, and 70th birthdays.

*AD&D terminates at age 70.

RETIREMENT REDUCTIONS:

All insurance terminates at retirement, except as provided for under the portability provision.

CONTRIBUTORY/NONCONTRIBUTORY:

Basic insurance is noncontributory insurance; supplemental 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 supplemental insurance:

For employees in an eligible class immediately prior to the effective date of the group policy:

An amount equal to the amount of contributory insurance for which the employee was insured under the prior carrier's group policy on the day immediately preceding the effective date of the group policy.

For employees who first become eligible after the effective date of the group policy:

\$250,000

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 CHANGE IN ELIGIBLE CLASS OR EARNINGS:

The date of the change in eligible class. For earnings, salary updates will be effective January 1 of each year. Evidence of insurability will not be required for an increase in insurance due solely to an increase in earnings. All increases are subject to the actively at work requirement.

DEPENDENTS BENEFIT SCHEDULE

Packaged Dependents Term Life Insurance:

| <u>Eligible Class</u> | <u>Amount of Packaged Dependents Term Life Insurance</u> |
|-----------------------|--|
| All employees | Spouse: \$10,000 Children \$5,000 |

Spouse Supplemental Term Life Insurance:

| <u>Eligible Class</u> | <u>Amount of Spouse Supplemental Term Life Insurance</u> |
|-----------------------|--|
| All employees | An amount chosen by the employee in \$10,000 increments subject to a maximum of \$250,000. |

Child Supplemental Term Life Insurance:

| <u>Eligible Class</u> | <u>Amount of Child Supplemental Term Life Insurance</u> |
|-----------------------|---|
| All employees | \$20,000 |

GENERAL PROVISIONS FOR DEPENDENTS INSURANCE

AGE REQUIREMENTS:

Children are eligible if less than age 26. Eligibility begins at live birth (stillborn or unborn children are not eligible). Children age 26 or older are also eligible if they are unmarried, physically or mentally incapable of self-support, were incapable of self-support prior to age 26 and are financially dependent on the certificate holder for more than one-half of their support and maintenance. The child must have been covered under the policy immediately prior to reaching age 26. The employee must provide written proof of incapacity and dependency to the policyholder within the 31-day period beginning on the date the child attains age 26. The policyholder may require subsequent proof at reasonable intervals thereafter.

CONTRIBUTORY/NONCONTRIBUTORY:

Dependents insurance is contributory insurance.

GUARANTEED ISSUE AMOUNT:

Guaranteed issue is the maximum amount of insurance an eligible dependent 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 the group policy, the guaranteed issue amount is equal to the amount of dependents insurance for which they were insured under the prior group policy. This is the existing amount.

For employees who first become eligible for dependents insurance after the effective date of the group policy, the guaranteed issue amount is as follows:

For Packaged Dependent Insurance: All guaranteed issue.

For Spouse Supplemental Term Life: \$50,000

For Child Supplemental Term Life: \$20,000

GUARANTEED ISSUE REQUIREMENT:

To be eligible for the guaranteed issue amount, other than the existing amount, a spouse cannot be receiving or be entitled to receive any sick pay or disability benefits due to sickness or injury; confined at home or in a care facility under the care of a physician for sickness or injury; or in a chemotherapy, radiation therapy or dialysis treatment program.

| | |
|---|---|
| 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 portability provision. |

ADDITIONAL INFORMATION

| | |
|---|--|
| SUICIDE EXCLUSION FOR LIFE INSURANCE: | Does not apply to any life insurance under the group policy. Exclusions for AD&D insurance, including a suicide exclusion, are listed on the applicable certificate supplement. |
| TRANSITION OF COVERAGE BETWEEN EMPLOYEE AND SPOUSE COVERAGE: | <p>An employee who is married to another employee of the policyholder and who terminates employment with the policyholder is eligible to transition his or her amount of employee supplemental life insurance to spouse life insurance under the current employee. The transitioned life insurance amount must be an amount allowed under the Spouse Life Insurance Benefit Schedule. Coverage must be elected within 30 days of the employee's retirement or termination of employment. Evidence of insurability is not required for this transition of coverage.</p> <p>A spouse who is married to an employee of the policyholder who becomes benefit eligible as an employee under this policy is eligible to transition his or her spouse life insurance to employee supplemental life insurance. The transitioned life insurance amount must be an amount allowed under the Employee Life Insurance Benefit Schedule. Coverage must be elected within 30 days of the date of hire. Evidence of insurability is not required for this transition of coverage.</p> |
| ANNUAL ENROLLMENTS: | <p>During the policyholder's annual open enrollment, the following election changes can be made without providing evidence of insurability:</p> <ul style="list-style-type: none"> • An employee participating in the supplemental life plan may increase his or her supplemental life coverage by \$50,000, provided the resulting amount of insurance does not exceed \$250,000. • An employee may elect packaged dependent life insurance • An employee may elect child life insurance. <p>Coverage will be effective on the July 1 following the annual enrollment, subject to the actively at work requirement for employees and the hospitalization/confinement clause for dependents.</p> |
| FAMILY STATUS CHANGES: | <p>The following election changes will not require evidence of insurability, provided enrollment is made within 30 days of the status change:</p> <p>An employee who experiences one of the following qualifying events:</p> <ul style="list-style-type: none"> ○ Marriage ○ Divorce ○ Death of a spouse or child ○ Birth or adoption of a dependent child ○ Change of employment status for you or your spouse <ul style="list-style-type: none"> • An employee may elect or increase his or her supplemental life coverage by \$50,000, including enrolling for the first time at \$50,000, provided the resulting amount of insurance does not exceed \$250,000. • An employee may elect for the first time packaged dependents term life insurance of \$10,000 for spouse and \$5,000 for child. • An employee may elect child supplemental life insurance. |

An employee experiences the following qualifying event:

- Return from military leave
- An employee may elect or increase his or her supplemental life coverage, in increments of \$10,000, provided the resulting amount of insurance does not exceed \$250,000.
- An employee may elect or increase his or her spouse supplemental life coverage, in increments of \$10,000, provided the resulting amount of insurance does not exceed \$50,000.
- An employee may elect packaged dependent life insurance.
- An employee may elect child life insurance.

Coverage will be effective on the date of the election, subject to the actively at work requirement for employees and the hospitalization/confinement clause for dependents.

COVERAGE TERMINATION:

Notwithstanding anything in the certificate to the contrary, employee and dependent coverage will terminate on the last day of the month in which the employee and/or dependent no longer meet the eligibility requirements.

REINSTATEMENT:

If your coverage terminates because you are no longer eligible, and you become eligible again within twelve months after the date your coverage under the policy terminated, your coverage may be reinstated provided you re-enroll within 30 days of becoming eligible again.

SUPPLEMENT(S) TO THE CERTIFICATE

Accelerated Benefits
Accidental Death and Dismemberment
Dependents Term Life
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.

earnings

Your basic rate of compensation including any additional continuous monthly compensation as communicated to Minnesota Life, but not including commissions, overtime or premium pay, bonuses, or any other additional one time compensation.

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 nor corporate directors 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.

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 a 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 25% (applicable for basic life and basic AD&D coverages/premium rates only) 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. Changes in the amount of contributory insurance, including decreases and cancellations, can only be requested at a family status change or at annual enrollment. This includes dependent insurance.

When will changes in your coverage amount be effective?

Requested increases or decreases in the amount of your contributory insurance, if approved, are effective as shown on the specifications page attached to this certificate.

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 upon 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.

The death benefit will be paid in a single sum or by any other method agreeable to us and the beneficiary. 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 twelve 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.

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 you move from one existing eligible class to another, or you are no longer in an eligible class.

What is the limited conversion right?

Limited conversion is available if, after you have been insured for at least five years, insurance is terminated because:

- (1) the group policy is terminated; or
- (2) the group policy is changed to reduce or terminate your insurance.

You may convert up to the full amount of terminated insurance, but not more than the maximum. The maximum is the lesser of:

- (a) \$10,000; and
- (b) the amount of life insurance which terminated minus any amount of group life insurance for which you become eligible under any group policy issued or reinstated by us or any other carrier within 31 days of the date the insurance terminated under the group policy.

Neither the conversion right nor the limited conversion right is available if your coverage under the group policy terminates due to failure to make, when due, required premium contributions.

Under both the conversion right and the limited conversion right, 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?

No. This certificate issued under the group policy and the insurance and benefits are not assignable prior to loss.

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.

Accelerated Benefits Certificate Supplement

MINNESOTA LIFE

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

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.

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 contributory and non-contributory insurance combined.

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 the 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 your 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

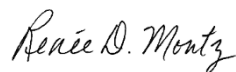
When does an insured's coverage under this supplement terminate?

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.



Secretary



President

Accidental Death and Dismemberment Certificate Supplement

MINNESOTA LIFE

Minnesota Life Insurance Company, a Securian Financial Group affiliate
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. 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.

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 an assault or 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?

The amount of the accidental death and dismemberment (AD&D) benefit shall be a percentage of the amount of insurance shown on the specifications page attached to the group policy. The percentage is determined by the type of loss as shown in the following table:

| FOR LOSS OF | PERCENT OF AMOUNT OF BENEFIT |
|---|------------------------------|
| Life | 100% |
| Sight of Both Eyes | 100% |
| Speech and Hearing | 100% |
| One Hand and One Foot..... | 100% |
| One Foot and Sight of One Eye..... | 100% |
| One Hand and Sight of One Eye | 100% |
| Quadriplegia | 100% |
| Paraplegia..... | 50% |
| Sight of One Eye | 50% |
| Speech or Hearing | 50% |
| One Hand or One Foot..... | 50% |
| Hemiplegia..... | 50% |
| Thumb and Index Finger of One Hand..... | 25% |
| Uniplegia..... | 25% |

Loss of hands or feet means complete severance at or above the wrist or ankle joints. 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.

Quadriplegia means total paralysis of both upper and lower limbs. Paraplegia means total paralysis of both lower limbs. Hemiplegia means total paralysis of upper and lower limbs on one side of the body. Uniplegia means total paralysis of one limb.

A benefit is not payable for both loss of one hand and the loss of thumb and index finger for injury to the same hand as a result of any one accident. Under no circumstances will more than one payment be made for the same loss or paralysis of the same limb.

Benefits payable for all losses due to any one accident, not including amounts payable under the Additional Benefits section, 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 upon 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.

Additional Benefits

Unless stated otherwise, additional benefits are payable to the same person or persons who receive the accidental death and dismemberment benefits. Additional benefits are paid in addition to any accidental death and dismemberment benefits described in the Accidental Death and Dismemberment section, unless otherwise stated.

Air Bag Benefit

What is the air bag benefit?

If you die as a result of a covered accident which occurs while you are driving or riding in a motor vehicle, we will pay an additional AD&D benefit equal to \$5,000, provided:

- (1) the seat in which you were seated was equipped with a properly installed air bag at the time of the accident; and
- (2) the motor vehicle is equipped with seatbelts; and
- (3) a seatbelt was in proper use by you at the time of the accident as certified in the official accident report or by the investigating officer; and
- (4) at the time of the accident, the driver of the motor vehicle was a licensed driver and was not intoxicated, impaired, or under the influence of alcohol or drugs.

An airbag is an unaltered airbag installed by the manufacturer of the motor vehicle or an airbag provided by the manufacturer of the motor vehicle and installed by an authorized motor vehicle dealer.

A motor vehicle means a validly registered and licensed vehicle and is a passenger land vehicle of pleasure design which includes autos, vans, four-wheel drive vehicles, and self-propelled motor homes; or a truck of commercial design.

For purposes of this Airbag Benefit, the following will not be considered to be a motor vehicle:

- (1) a motor vehicle which has been altered and no longer meets the licensing and registration requirements; or
- (2) a motorcycle; or
- (3) an "ATV" All Terrain Vehicle; or
- (4) a military vehicle; or
- (5) a vehicle while being used for farming or racing or any other type of competitive event.

Seatbelt means a properly installed seatbelt, lap and shoulder restraint, or other restraint approved by the National Highway Traffic Safety Administration or any successor governmental agency.

Child Care Benefit

What is the child care benefit?

If you die as a result of a covered accident, we will pay additional benefits for each child of 3% of your amount of AD&D insurance not to exceed \$2,000 per year per child as reimbursement for child care expenses for your dependent children.

If the dependent child is enrolled in a legally licensed child care center, the Child Care Benefit is payable in annual installments until the earliest to occur of

- (1) four years from the date of your death; or
- (2) the date no dependent qualifies as a dependent child, as defined below; or
- (3) the date that satisfactory proof of dependent eligibility status is not provided to us within 30 days of a request for it; or
- (4) discontinuance of the group policy.

The first Child Care Benefit will be paid when:

- (1) your amount of accidental death insurance comes payable; and
- (2) we receive proof that the dependent child is enrolled in a legally licensed child care center.

Child Care Benefits will be paid on each anniversary of the first Child Care Benefit, provided we receive written proof that the dependent child is attending a legally licensed child care center.

For purposes of this benefit, a dependent child means a child who is under age 13 and is enrolled in a legally licensed child care center on the date of the accident or subsequently enrolled in a legally licensed child care center within 90 calendar days from the date of the accident and is either your:

- (1) biological child; or
- (2) adopted child; or
- (3) stepchild; or
- (4) any other child you support and live within a parent-child relationship.

The Child Care Benefit will be payable to the guardian of the estate of the minor, or to the custodian under the Uniform Transfer to Minors Act, or an adult caretaker, when permitted under applicable state law.

Common Carrier Benefit

What is the common carrier benefit?

If you die as a result of a covered accident which occurs while you are boarding, alighting from, or traveling in a public conveyance which is licensed for the transportation of passengers by a governmental authority having jurisdiction over its registration and for the use of which is charge is made, we will pay an additional AD&D benefit equal to the full amount of AD&D insurance, subject to a maximum of \$350,000.

Dependent Child Education Benefit

What is the dependent child education benefit?

If you die as a result of a covered accident and you are survived by one or more dependent children, an Education Benefit of 5% of your AD&D amount of insurance, not to exceed \$5,000, is payable on behalf of each dependent child, as defined below.

The Education Benefit will be payable in annual installments until the earliest to occur of:

- (1) four years from the date of your death; or
- (2) the date no dependent qualifies as a dependent child, as defined below; or
- (3) the date that satisfactory proof of dependent eligibility status is not provided to us within 30 days of a request for it; or
- (4) discontinuance of the group policy.

The first Education Benefit will be paid when:

- (1) your amount of accidental death insurance becomes payable; and
- (2) we receive written proof that the dependent child is attending school on a regular basis.

The Education Benefit will be paid on each anniversary of the first Education Benefit, provided we receive written proof that the dependent child is attending school on a regular basis.

A dependent child means a child who is your:

- (1) biological child; or
- (2) adopted child; or
- (3) stepchild; or
- (4) any other child you support and live within a parent-child relationship; and

For purposes of this benefit, is an unmarried, full-time student and:

- (1) is attending school up to and including the 12 grade of high school; or
- (2) is under the age of 23 and attending college or trade school on a regular basis at the time of your death; or enrolls in college or trade school within 365 days of your death.

The Education Benefit will be payable to the dependent child if that child has attained the age of majority. Otherwise, the Education Benefit will be payable to the guardian of the estate of the minor, or to the custodian under the Uniform Transfer to Minors Act, or an adult caretaker, when permitted under applicable state law.

Disappearance Benefit

What is the disappearance benefit?

If your body has not been found after one year from the date the conveyance in which you were 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 have died as a result of an accidental injury which was unintended, unexpected and unforeseen. Such death shall be considered a covered loss under this supplement.

Exposure Benefit

What is the exposure benefit?

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

Line of Duty

What is the Line of Duty Benefit?

If you are a public safety officer and suffer a loss for which a benefit is payable under this supplement as a result of a covered accident which occurs while you are performing your customary duties for the employer, we will pay an additional benefit equal to two times base annual earnings, subject to a maximum of \$50,000. The loss must be incurred while you are taking action that by rule, regulation, law or condition of employment you are obligated or authorized to perform as a public safety officer. The action must be taken in the course of reducing crime, criminal law enforcement, or fire suppression, including such action taken in response to an emergency while off duty. For firefighters and police, Line of Duty includes social, ceremonial or athletic functions to which the member is assigned and for which they are paid as a public safety officer by the policyholder.

Public safety officers includes police officers, firefighters, corrections officers, probation officers, public transit officers, parole officers, judicial officers, and officially recognized or designated volunteer firefighters.

Repatriation Benefit

What is the repatriation benefit?

We will pay an additional accidental death benefit up to \$5,000 for the preparation and transportation of your body to a mortuary if, as a direct result of a covered accident, you die while outside a 200 mile radius from your principal place of residence.

Seatbelt Benefit

What is the seatbelt benefit?

If you die as a result of a covered accident which occurs while you are driving or riding in a motor vehicle, we will pay an additional AD&D benefit equal to \$10,000, provided:

- (1) the motor vehicle is equipped with seatbelts; and
- (2) a seatbelt was in proper use by you at the time of the accident as certified in the official accident report or by the investigating officer; and
- (3) at the time of the accident, the driver of the motor vehicle was a licensed driver and was not intoxicated, impaired, or under the influence of alcohol or drugs.

A motor vehicle means a validly registered and licensed vehicle and is a passenger land vehicle of pleasure design which includes autos, vans, four-wheel drive vehicles, and self-propelled motor homes; or a truck of commercial design.

For purposes of this Seatbelt Benefit, the following will not be considered to be a motor vehicle:

- (1) a motor vehicle which has been altered and no longer meets the licensing and registration requirements; or
- (2) a motorcycle; or
- (3) an "ATV" All Terrain Vehicle; or
- (4) a military vehicle; or
- (5) a vehicle while being used for farming or racing or any other type of competitive event.

Seatbelt means a properly installed seatbelt, lap and shoulder restraint, or other restraint approved by the National Highway Traffic Safety Administration or any successor governmental agency.

Spouse Training Benefit

What is the spouse training benefit?

If you die as a result of a covered accident and you are survived by your spouse, a Spouse Training Benefit of 5%

of your amount of AD&D insurance not to exceed \$5,000 is payable to the surviving spouse for costs incurred, as a result of your death, towards employment training if the spouse has enrolled for the purpose of obtaining or supplementing an independent source of income. Written proof of the spouse's enrollment in an employment training program must be received within 365 days of your death.

The Spouse Training Benefit will be payable in annual installments until the earliest to occur of:

- (1) four years from the date of your death; or
- (2) the date that satisfactory proof of dependent eligibility status is not provided to us within 30 days of a request for it; or
- (3) discontinuance of the group policy.

The first Spouse Training Benefit will be paid when:

- (1) your amount of accidental death benefit becomes payable; and
- (2) we receive written proof that the spouse is enrolled in an employment training program.

The Spouse Training Benefit will be paid on each anniversary of the first Spouse Training Benefit, provided we receive written proof that the spouse enrolled in an employment training program.

The Spouse Training Benefit will be payable to the surviving spouse regardless of the beneficiary named for your life insurance amount.

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) your 70th birthday; or
- (3) 31 days (the grace period) after the due date of any premium contribution which is not paid; or
- (4) when the total amount of insurance paid under this supplement due to your accidental injuries equals the full amount of your insurance.

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.

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.

Renee D. Montz
Secretary

Clayton M. J. Hill
President

Dependents Term Life Insurance Certificate Supplement

MINNESOTA LIFE

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:

- (1) your lawful spouse who is not legally separated from you and who meets any age requirements as shown on the specifications page attached to your certificate. Spouse means any person who is lawfully married to you under any state law, including marriages recognized in states other than where the insured resides; and
- (2) your biological children, stepchildren, if you live with the child and his or her custodial parent and other children who live with you in a parent/child relationship and are dependent on you for support and maintenance. Other children include, but are not limited to, foster children, legally adopted children (including children placed with you for adoption), and grandchildren of whom you have been awarded custody or guardianship by a court or agency of competent jurisdiction. Stepchildren and other children who do not live with you are eligible if a court or agency of competent jurisdiction has placed responsibility with you for relevant expenses. A copy of a court order or a birth record may be required to demonstrate eligibility. Children placed with you for adoption means a child that you intend to adopt, whether or not the adoption has become final, who has not attained the age of 18 as of the date of such adoption or placement. The term "placed" means assumption and retention by you of a legal obligation for total or partial support of the child in anticipation for adoption of the child. The child must be available for adoption and the legal process must have commenced.

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:

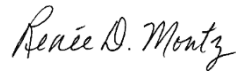
- (1) the date we receive a written request from the policyholder to cancel the Dependents Term Life Insurance Policy Rider; or
- (2) the date the group policy is terminated.

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.



Secretary



President

Term Life Insurance Portability Certificate Supplement

MINNESOTA LIFE

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.

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) are no longer in a class eligible for insurance or you are on a leave or layoff; or
- (3) an amendment to the group policy, provided that less than 25% of the total number of insureds under the group policy lose eligibility due to that amendment.

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

- (1) have attained the age of 85; 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; (this does not apply to employees who are using any type of time off including sick time prior to retirement. Those employees will be considered actively at work) or:

- (4) lose eligibility due to termination of the group policy.

What insurance can be continued under this supplement?

An insured's basic and supplemental 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 for the Waiver of Premium Term Life Insurance Certificate Supplement, which shall terminate on the portability date.

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 your life under this supplement is \$10,000. This minimum does not apply to any other insureds covered under this supplement.

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 for a spouse or child is the amount of insurance that was in force on the portability date. For your insurance, the maximum is the lesser of the amount of insurance that was in force on your portability date and the amounts shown below which are based upon your age on your portability date.

| Employee's Age | Maximum Amount of Insurance |
|----------------|-----------------------------|
| Under 65 | \$500,000 |
| 65 | \$460,000 |
| 66 | \$420,000 |
| 67 | \$380,000 |
| 68 | \$340,000 |
| 69 | \$300,000 |
| 70 and over | \$260,000 |

Will the amount of insurance continued under this supplement change?

Yes. The amount of insurance on an employee age 65 or older shall be a percentage of the amount otherwise provided by the plan of insurance applicable to such employee in accordance with the following table:

| Employee's Age* | Percent of Amount of Insurance |
|-----------------|--------------------------------|
| 65 | 92% |
| 66 | 84% |
| 67 | 76% |
| 68 | 68% |
| 69 | 60% |
| 70 and over | 52% |

Age reductions will apply on the policy anniversary date which occurs or next follows your 65th, 66th, 67th, 68th, 69th, and 70th birthdays.

*AD&D terminates at age 70.

Insurance terminates at age 85 except for a certificate holder who continues employment with the employer.

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) your 85th birthday unless you are an insured employee who continues employment with the employer; or
- (2) if you are an insured employee who continues employment with the employer beyond your 85th birthday, the date on which your employment terminates; or
- (3) the date you again meet the eligibility requirements of your certificate, not including the terms of this supplement; or
- (4) 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
- (5) 31 days after the due date of any premium contribution which is not made.

Renee D. Montz
Secretary

Stephen M. Jelen
President

Notice

Minnesota Life Insurance Company - a Securian Financial company
400 Robert Street North, St. Paul, MN 55101-2098

NOTICE OF PROTECTION PROVIDED BY OKLAHOMA LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION

This Notice provides a brief summary of the Oklahoma Life and Health Insurance Guaranty Association ("the Association") and the protection it provides for policyholders. This safety net was created under Oklahoma law, which determines who and what is covered and the amounts of coverage. The Association was established to provide protection in the unlikely event that your life, annuity, or health insurance company becomes financially unable to meet its obligations and is taken over by its Insurance Department. If this should happen, the Association will typically arrange to continue coverage and pay claims, in accordance with Oklahoma law, with funding from assessments paid by other insurance companies.

The basic protections provided by the Association are:

Life Insurance

- \$300,000 in death benefits
- \$100,000 in cash surrender or withdrawal values

Health Insurance

- \$500,000 in hospital, medical and surgical insurance benefits
- \$300,000 in disability income insurance benefits
- \$300,000 in long-term care insurance benefits
- \$100,000 in other types of health insurance benefits

Annuities

- \$300,000 in withdrawal and cash values

The maximum amount of protection for each individual, regardless of the number of policies or contracts, is \$300,000, except that with regard to hospital, medical and surgical insurance benefits, the maximum amount that will be paid is \$500,000.

NOTE: Certain policies and contracts may not be covered or fully covered. For example, coverage does not extend to any portion(s) of a policy or contract that the insurer does not guarantee, such as certain investment additions to the account value of a variable life insurance policy or a variable annuity contract. There are also various residency requirements and other limitations under Oklahoma law.

To learn more about the above protections, please visit the Association's website at www.oklifega.org, or contact:

Oklahoma Life & Health Insurance Guaranty Association
201 Robert S. Kerr, Suite 600
Oklahoma City, OK 73102
Phone: (405) 272-9221

Oklahoma Department of Insurance
3625 NW 56th Street, Suite 100
Oklahoma City, OK 73112
1-800-522-0071 or (405) 521-2828

Insurance companies and agents are not allowed by Oklahoma law to use the existence of the Association or its coverage to encourage you to purchase any form of insurance. When selecting an insurance company, you should not rely on Association coverage. If there is any inconsistency between this notice and Oklahoma law, then Oklahoma law will control.

MINNESOTA LIFE

400 Robert Street North • St. Paul, Minnesota 55101-2098

GROUP TERM LIFE CERTIFICATE OF INSURANCE