

Group Term Life Policy Amendment #R14

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

To be attached to and made a part of Group Policy No. 33500-G issued by Minnesota Life Insurance Company to Tulsa FOP 93 Health and Welfare Trust. This amendment is effective as of December 1, 2007. Continued payment of premiums shall constitute acceptance of the conditions stated in this amendment.

The section titled "Transition of Coverage Between Employee and Spouse Coverage" is added to the Group Policy Specifications Page to read as follows:

**TRANSITION OF COVERAGE
BETWEEN EMPLOYEE AND
SPOUSE COVERAGE:**


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.

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.

As a result of this change:

- The Group Policy Specifications Page effective November 1, 2022 as revised on April 17, 2024 replaces the prior Group Policy Specifications Page.

Agreed to by Minnesota Life Insurance Company on April 17, 2024.

By  LL
Vice President and Actuary

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.

POLICY ANNIVERSARY DATE: July 1 of each year beginning July 1, 2008.

PREMIUM DUE DATE(S): The fifteenth day of each month.

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

Effective 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 this policy.

For employees who first become eligible after the effective date of this 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 this 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 this 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 this policy. Exclusions for AD&D insurance, including a suicide exclusion, are listed on the applicable policy rider.
--	--

TRANSITION OF COVERAGE BETWEEN EMPLOYEE AND SPOUSE COVERAGE:	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.
---	---

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.

SPECIAL ANNUAL ENROLLMENTS: (this offer is applicable to annual enrollments that were held between the dates of 12-1-2007 and 6-30-2017)	<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 may elect supplemental life insurance for the first time in the amount of one times annual earnings.
--	--

Coverage will be effective on the policy anniversary date next following the annual enrollment, subject to the actively at work requirement.

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.
----------------------------	---

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.

FAMILY STATUS CHANGES:

The following election changes will not require evidence of insurability, provided enrollment is made within 30 days of the status change:

An employee who experiences one of the following qualifying events:

- Marriage
 - Divorce
 - Death of a spouse or child
 - Birth or adoption of a dependent child
 - Change of employment status for you or your spouse
- 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 policy 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 the insured employee's coverage terminates because they are no longer eligible, and they become eligible again within twelve months after the date their coverage under this policy terminated, their coverage may be reinstated provided the insured employee re-enrolls within 30 days of becoming eligible again.

RIDER(S) TO THE GROUP POLICY

Accelerated Benefits
Accidental Death and Dismemberment
Dependents Term Life
Portability

Group Term Life Policy Amendment #R13

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

To be attached to and made a part of Group Policy No. 33500-G issued by Minnesota Life Insurance Company to Tulsa FOP 93 Health and Welfare Trust. This amendment is effective as of November 1, 2022. Continued payment of premiums shall constitute acceptance of the conditions stated in this amendment.

Return from military leave is added as a qualifying event. The Family Status Change section of the Group Policy Specifications Page is changed to read as follows:

FAMILY STATUS CHANGES:

The following election changes will not require evidence of insurability, provided enrollment is made within 30 days of the status change:

An employee who experiences one of the following qualifying events:

- Marriage
 - Divorce
 - Death of a spouse or child
 - Birth or adoption of a dependent child
 - Change of employment status for you or your spouse
- 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.

As a result of this change:

- The Group Policy Specifications Page effective November 1, 2022 as revised on April 25, 2023 replaces the prior Group Policy Specifications Page.

Agreed to by Minnesota Life Insurance Company on April 25, 2023.

By  CDJ
Vice President and Actuary

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 25, 2023.

POLICY ANNIVERSARY DATE: July 1 of each year beginning July 1, 2008.

PREMIUM DUE DATE(S): The fifteenth day of each month.

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

Effective 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 this policy.

For employees who first become eligible after the effective date of this 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 this 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 this 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 this policy. Exclusions for AD&D insurance, including a suicide exclusion, are listed on the applicable policy rider.
--	--

SPECIAL ANNUAL ENROLLMENTS: (this offer is applicable to annual enrollments that were held between the dates of 12-1-2007 and 6-30-2017)	<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 may elect supplemental life insurance for the first time in the amount of one times annual earnings.
--	--

Coverage will be effective on the policy anniversary date next following the annual enrollment, subject to the actively at work requirement.

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.
----------------------------	---

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.

FAMILY STATUS CHANGES:

The following election changes will not require evidence of insurability, provided enrollment is made within 30 days of the status change:

An employee who experiences one of the following qualifying events:

- Marriage
 - Divorce
 - Death of a spouse or child
 - Birth or adoption of a dependent child
 - Change of employment status for you or your spouse
- 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 policy 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 the insured employee's coverage terminates because they are no longer eligible, and they become eligible again within twelve months after the date their coverage under this policy terminated, their coverage may be reinstated provided the insured employee re-enrolls within 30 days of becoming eligible again.

RIDER(S) TO THE GROUP POLICY

Accelerated Benefits
Accidental Death and Dismemberment
Dependents Term Life
Portability

Group Term Life Policy Amendment #R12

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

To be attached to and made a part of Group Policy No. 33500-G issued by Minnesota Life Insurance Company to Tulsa FOP 93 Health and Welfare Trust. This amendment is effective as of November 1, 2022. Continued payment of premiums shall constitute acceptance of the conditions stated in this amendment.

The following changes are made to the group policy:

1. The Enrollment Period for contributory insurance is changed from 31 days to 30 days.
2. A Reinstatement section is added to the Group Policy Specifications Page to read as follows:


REINSTATEMENT:

If the insured employee's coverage terminates because they are no longer eligible, and they become eligible again within twelve months after the date their coverage under this policy terminated, their coverage may be reinstated provided the insured employee re-enrolls within 30 days of becoming eligible again.

As a result of this change:

- The Group Policy Specifications Page effective November 1, 2022 replaces the prior Group Policy Specifications Page.

Agreed to by Minnesota Life Insurance Company on January 16, 2023.

By  CDJ
Vice President and Actuary

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.

POLICY ANNIVERSARY DATE: July 1 of each year beginning July 1, 2008.

PREMIUM DUE DATE(S): The fifteenth day of each month.

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

Effective 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 this policy.

For employees who first become eligible after the effective date of this 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 this 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 this 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 this policy. Exclusions for AD&D insurance, including a suicide exclusion, are listed on the applicable policy rider.
SPECIAL ANNUAL ENROLLMENTS: (this offer is applicable to annual enrollments that were held between the dates of 12-1-2007 and 6-30-2017)	<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 may elect supplemental life insurance for the first time in the amount of one times annual earnings. <p>Coverage will be effective on the policy anniversary date next following the annual enrollment, subject to the actively at work requirement.</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>An employee who experiences one of the Family Status Changes listed below may make the following election changes without providing evidence of insurability, provided enrollment is made within 30 days of the status change:</p> <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. <p>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.</p> <p>Family Status Change for this purpose means:</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

COVERAGE TERMINATION:

Notwithstanding anything in the policy 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 the insured employee's coverage terminates because they are no longer eligible, and they become eligible again within twelve months after the date their coverage under this policy terminated, their coverage may be reinstated provided the insured employee re-enrolls within 30 days of becoming eligible again.

RIDER(S) TO THE GROUP POLICY

Accelerated Benefits
Accidental Death and Dismemberment
Dependents Term Life
Portability

Group Term Life Policy Amendment #R11

MINNESOTA LIFE

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

To be attached to and made a part of Group Policy No. 33500-G issued by Minnesota Life Insurance Company to Tulsa FOP 93 Health and Welfare Trust. This amendment is effective as of the dates listed below. Continued payment of premiums shall constitute acceptance of the conditions stated in this amendment.

Effective January 1, 2022

The section titled "Who is eligible to continue insurance under this rider?" on the Term Life Portability Policy Rider is amended to allow employees who are using up sick time prior to retirement to be considered actively at work and eligible to port. Employees who are on unpaid leave, medical leave or leave due to a disability are not eligible to port coverage. This section is amended as follows:

Who is eligible to continue insurance under this rider?

A certificate holder is eligible to continue insurance under this rider if he or she, except as provided by this rider, no longer meets the eligibility requirements of the group policy due to any of the following:

- (1) the employee terminates employment, including retirement; or
- (2) the employee is no longer in a class eligible for insurance or is 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.

The certificate holder will not be eligible to request coverage under this rider if he or she:

- (1) has attained the age of 85; or
- (2) has converted his or her insurance to an individual life policy under the terms of the group policy's conversion right section; or
- (3) was not actively at work due to sickness or injury on the day immediately preceding his or her 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) loses eligibility due to termination of the group policy.


Effective July 1, 2022

The section titled "Annual Enrollments" as found on the Group Policy Specifications Page is amended to allow employees to elect Packaged Dependents Term Life insurance at annual enrollment without providing evidence of insurability.

As a result of this change:

- The Group Policy Specifications Page effective July 1, 2022 replaces the prior Group Policy Specifications Page.
- The Term Life Insurance Portability Policy Rider with a revision date of 08-2022 replaces the prior Term Life Insurance Portability Policy Rider.

Agreed to by Minnesota Life Insurance Company this 21st day of October 2022.

By  DV
Vice President and Actuary

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 July 1, 2022.

POLICY ANNIVERSARY DATE: July 1 of each year beginning July 1, 2008.

PREMIUM DUE DATE(S): The fifteenth day of each month.

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; 31 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

Effective 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

<u>Eligible Class</u>	<u>Amount of Basic AD&D Insurance</u>
-----------------------	---

All employees	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 this policy.

For employees who first become eligible after the effective date of this 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 this 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 this 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 this policy. Exclusions for AD&D insurance, including a suicide exclusion, are listed on the applicable policy rider.

SPECIAL ANNUAL ENROLLMENTS: (this offer is applicable to annual enrollments that were held between the dates of 12-1-2007 and 6-30-2017)

During the policyholder's annual open enrollment, the following election changes can be made without providing evidence of insurability:

- An employee may elect supplemental life insurance for the first time in the amount of one times annual earnings.

Coverage will be effective on the policy anniversary date next following the annual enrollment, subject to the actively at work requirement.

ANNUAL ENROLLMENTS: During the policyholder's annual open enrollment, the following election changes can be made without providing evidence of insurability:

- 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.

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.

FAMILY STATUS CHANGES: An employee who experiences one of the Family Status Changes listed below may make the following election changes without providing evidence of insurability, provided enrollment is made within 31 days of the status change:

- 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.

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.

Family Status Change for this purpose means:

- Marriage
- Divorce
- Death of a spouse or child
- Birth or adoption of a dependent child
- Change of employment status for you or your spouse

COVERAGE TERMINATION:

Notwithstanding anything in the policy 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.

RIDER(S) TO THE GROUP POLICY

Accelerated Benefits
Accidental Death and Dismemberment
Dependents Term Life
Portability

Term Life Insurance Portability Policy Rider

MINNESOTA LIFE

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

General Information

This rider is issued in consideration of the required premium and amends the group policy to which it is attached. This rider is subject to every term, condition, exclusion, limitation and provision of the group policy unless otherwise expressly provided for herein.

What does this rider provide?

This rider provides for continuation of group life insurance for insureds who no longer meet the eligibility requirements of the group policy except as provided for herein.

To continue coverage under the provisions of this rider, an eligible insured 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 rider will then be deemed effective retroactive to the beginning of the 31-day period. This date is considered to be the insured's portability date and the insured is then considered to have portability status.

Who is eligible to continue insurance under this rider?

A certificate holder is eligible to continue insurance under this rider if he or she, except as provided by this rider, no longer meets the eligibility requirements of the group policy due to any of the following:

- (1) the employee terminates employment, including retirement; or
- (2) the employee is no longer in a class eligible for insurance or is 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.

The certificate holder will not be eligible to request coverage under this rider if he or she:

- (1) has attained the age of 85; or
- (2) has converted his or her insurance to an individual life policy under the terms of the group policy's conversion right section; or
- (3) was not actively at work due to sickness or injury on the day immediately preceding his or her 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) loses eligibility due to termination of the group policy.

What insurance can be continued under this rider?

An insured's basic and supplemental insurance may be continued under this rider. If the certificate holder elects to continue his or her own coverage according to the provisions of this rider, he or she may also elect to continue contributory insurance for any other individual insured under his or her certificate. The certificate holder may also continue coverage under all supplements to such certificate which apply to contributory insurance and by which he or she was insured immediately preceding his or her portability date, except for the Waiver of Premium Term Life Insurance Rider, which shall terminate on the portability date.

The amount of insurance continued under this rider 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 rider?

The minimum amount of insurance that can be continued on the life of a certificate holder under this rider is \$10,000. The minimum does not apply to any other insureds covered under this rider.

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

The maximum amount of insurance that can be continued under this rider for a spouse or child is the amount of insurance that was in force on the portability date. For employee insurance, the maximum is the lesser of the amount of insurance that was in force on the portability date and the amounts shown below which are based upon the employee's age on his or her 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 rider 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 an insured employee's 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 a certificate holder request a change in his or her amount of insurance continued under this rider?

Yes. The certificate holder may elect to reduce the amount of insurance provided under his or her certificate. The remaining amount of insurance on the life of a certificate holder must be at least \$10,000.

The amount of insurance continued under this rider 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 rider be converted to a policy of individual insurance?

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

What happens if a certificate holder again becomes eligible under the group policy?

If a certificate holder who is continuing coverage under the provisions of this rider again meets the eligibility requirements of the group policy, not including the terms of this rider, he or she shall no longer be considered to have portability status. Insurance for that certificate holder may be provided only under the terms of the group policy, not including this rider, unless and until he or she no longer meets the eligibility requirements of the group

policy and again returns to portability status as provided for herein.

What happens to insurance provided under this rider 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 rider. 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 rider will remain in force until terminated by the provisions of the section entitled "When will insurance continued under this rider terminate?".

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

When will insurance continued under this rider terminate?

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

- (1) the certificate holder's 85th birthday except for an insured employee who continues employment with the employer; or
- (2) for an insured employee who continues employment with the employer beyond his or her 85th birthday, the date on which his or her employment terminates; or
- (3) the date the certificate holder again meets the eligibility requirements of the group policy, not including the terms of this rider; or
- (4) in the case of a dependent child or a spouse who is insured by a rider to the certificate holder's coverage, the date the certificate holder's coverage is no longer being continued under this rider, or the date the certificate holder's spouse or child ceases to be eligible as defined under the terms of the group policy; or
- (5) 31 days after the due date of any premium contribution which is not made.

Renee D. Montz
Secretary

Joseph M. Jelen
President

Group Term Life Policy Amendment #R10

MINNESOTA LIFE

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

To be attached to and made a part of Group Policy No. 33500-G issued by Minnesota Life Insurance Company to Tulsa FOP 93 Health and Welfare Trust. This amendment is effective as of July 1, 2020. Continued payment of premiums shall constitute acceptance of the conditions stated in this amendment.

The section titled "Waiting Period" is changed to read as follows:


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 policy 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.

As a result of this change:

- The Group Policy Specifications Page effective July 1, 2020 replaces the prior Group Policy Specifications Page.

Agreed to by Minnesota Life Insurance Company this 8th day of October, 2020.

By  _____ CAS
Vice President and Actuary

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 July 1, 2020.

POLICY ANNIVERSARY DATE: July 1 of each year beginning July 1, 2008.

PREMIUM DUE DATE(S): The fifteenth day of each month.

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; 31 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

Effective 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 this policy.

For employees who first become eligible after the effective date of this 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 this 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 this 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 this policy. Exclusions for AD&D insurance, including a suicide exclusion, are listed on the applicable policy rider.

SPECIAL ANNUAL ENROLLMENTS: (this offer is applicable to annual enrollments that were held between the dates of 12-1-2007 and 6-30-2017)

During the policyholder's annual open enrollment, the following election changes can be made without providing evidence of insurability:

- An employee may elect supplemental life insurance for the first time in the amount of one times annual earnings.

Coverage will be effective on the policy anniversary date next following the annual enrollment, subject to the actively at work requirement.

ANNUAL ENROLLMENTS:

During the policyholder's annual open enrollment, the following election changes can be made without providing evidence of insurability:

- 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 (the spouse life insurance portion requires evidence of insurability, the child life insurance portion is guaranteed issue).
- An employee may elect child life insurance.

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.

FAMILY STATUS CHANGES:

An employee who experiences one of the Family Status Changes listed below may make the following election changes without providing evidence of insurability, provided enrollment is made within 31 days of the status change:

- 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.

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.

Family Status Change for this purpose means:

- Marriage
- Divorce
- Death of a spouse or child
- Birth or adoption of a dependent child
- Change of employment status for you or your spouse

COVERAGE TERMINATION:

Notwithstanding anything in the policy 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.

RIDER(S) TO THE GROUP POLICY

Accelerated Benefits
Accidental Death and Dismemberment
Dependents Term Life
Portability

Group Term Life Policy Amendment #R9

MINNESOTA LIFE

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

To be attached to and made a part of Group Policy No. 33500-G issued by Minnesota Life Insurance Company to Tulsa FOP 93 Health and Welfare Trust. This amendment is effective as of July 1, 2019. Continued payment of premiums shall constitute acceptance of the conditions stated in this amendment.

The section titled "Waiting Period" is changed to read as follows:

WAITING PERIOD:

For police academy participants who immediately prior to being covered under this policy, were previously eligible for and covered under the City of Tulsa's life insurance benefit plan:

The period commencing with the first day of Police Academy and ending with the first day of the month following or coinciding with the first day of the Police Academy.


For all other employees:

The period commencing with the employee's date of employment and ending with the first day of the month next following or coinciding with the employee's completion of 30 days of continuous employment.

As a result of this change:

- The Group Policy Specifications Page effective July 1, 2019 as revised on August 19, 2019 is replaced with the attached Group Policy Specifications Page effective July 1, 2019 as revised on October 21, 2019.

Agreed to by Minnesota Life Insurance Company this 21st day of October, 2019.

By  LL
Vice President and Actuary

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 July 1, 2019 as revised on October 21, 2019.

POLICY ANNIVERSARY DATE: July 1 of each year beginning July 1, 2008.

PREMIUM DUE DATE(S): The fifteenth day of each month.

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; 31 days from the first day of eligibility for contributory insurance.

WAITING PERIOD: For police academy participants who immediately prior to being covered under this policy, were previously eligible for and covered under the City of Tulsa's life insurance benefit plan:
The period commencing with the first day of Police Academy and ending with the first day of the month following or coinciding with the first day of the Police Academy.
For all other employees:
The period commencing with the employee's date of employment and ending with the first day of the month next following or coinciding with the employee's completion of 30 days of continuous employment.

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

Effective 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 this policy.

For employees who first become eligible after the effective date of this 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 this 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 this 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 this policy. Exclusions for AD&D insurance, including a suicide exclusion, are listed on the applicable policy rider.

SPECIAL ANNUAL ENROLLMENTS: (this offer is applicable to annual enrollments that were held between the dates of 12-1-2007 and 6-30-2017) During the policyholder's annual open enrollment, the following election changes can be made without providing evidence of insurability:

- An employee may elect supplemental life insurance for the first time in the amount of one times annual earnings.

Coverage will be effective on the policy anniversary date next following the annual enrollment, subject to the actively at work requirement.

ANNUAL ENROLLMENTS: During the policyholder's annual open enrollment, the following election changes can be made without providing evidence of insurability:

- 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 (the spouse life insurance portion requires evidence of insurability, the child life insurance portion is guaranteed issue.
- An employee may elect child life insurance.

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.

FAMILY STATUS CHANGES: An employee who experiences one of the Family Status Changes listed below may make the following election changes without providing evidence of insurability, provided enrollment is made within 31 days of the status change:

- 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.

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.

Family Status Change for this purpose means:

- Marriage
- Divorce
- Death of a spouse or child
- Birth or adoption of a dependent child
- Change of employment status for you or your spouse

COVERAGE TERMINATION:

Notwithstanding anything in the policy 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.

RIDER(S) TO THE GROUP POLICY

Accelerated Benefits
Accidental Death and Dismemberment
Dependents Term Life
Portability

Group Term Life Policy Amendment #R8

MINNESOTA LIFE

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

To be attached to and made a part of Group Policy No. 33500-G issued by Minnesota Life Insurance Company to Tulsa FOP 93 Health and Welfare Trust. This amendment is effective as of July 1, 2018. Continued payment of premiums shall constitute acceptance of the conditions stated in this amendment.

The waiting period is changed for police academy participants who immediately prior to being covered under this policy, were previously eligible for and covered under the City of Tulsa's life insurance benefit plan. The waiting period line item is amended to read as follows:

WAITING PERIOD:

For police academy participants who immediately prior to being covered under this policy, were previously eligible for and covered under the City of Tulsa's life insurance benefit plan:

The period commencing with the first day of Police Academy and ending with the first day of the month following the first day of the Police Academy.


For all other employees:

The period commencing with the employee's date of employment and ending with the first day of the month next following the employee's completion of 30 days of continuous employment.

As a result of this change:

- The Group Policy Specifications Page is replaced with the attached Group Policy Specifications Page effective July 1, 2019 as revised on August 19, 2019.

Agreed to by Minnesota Life Insurance Company this 19th day of August 2019.

By  _____ SEM
Vice President and Actuary

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 July 1, 2019 as revised on August 19, 2019.

POLICY ANNIVERSARY DATE: July 1 of each year beginning July 1, 2008.

PREMIUM DUE DATE(S): The fifteenth day of each month.

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; 31 days from the first day of eligibility for contributory insurance.

WAITING PERIOD: For police academy participants who immediately prior to being covered under this policy, were previously eligible for and covered under the City of Tulsa's life insurance benefit plan:
The period commencing with the first day of Police Academy and ending with the first day of the month following the first day of the Police Academy.
For all other employees:
The period commencing with the employee's date of employment and ending with the first day of the month next following the employee's completion of 30 days of continuous employment.

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

Effective 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

<u>Eligible Class</u>	<u>Amount of Basic AD&D Insurance</u>
-----------------------	---

All employees	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 this policy.

For employees who first become eligible after the effective date of this 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 this 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 this 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 this policy. Exclusions for AD&D insurance, including a suicide exclusion, are listed on the applicable policy rider.

SPECIAL ANNUAL ENROLLMENTS:
(this offer is applicable to annual enrollments that were held between the dates of 12-1-2007 and 6-30-2017)

During the policyholder's annual open enrollment, the following election changes can be made without providing evidence of insurability:

- An employee may elect supplemental life insurance for the first time in the amount of one times annual earnings.

Coverage will be effective on the policy anniversary date next following the annual enrollment, subject to the actively at work requirement.

ANNUAL ENROLLMENTS:

During the policyholder's annual open enrollment, the following election changes can be made without providing evidence of insurability:

- 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 (the spouse life insurance portion requires evidence of insurability, the child life insurance portion is guaranteed issue.
- An employee may elect child life insurance.

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.

FAMILY STATUS CHANGES:

An employee who experiences one of the Family Status Changes listed below may make the following election changes without providing evidence of insurability, provided enrollment is made within 31 days of the status change:

- 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.

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.

Family Status Change for this purpose means:

- Marriage
- Divorce
- Death of a spouse or child
- Birth or adoption of a dependent child
- Change of employment status for you or your spouse

COVERAGE TERMINATION:

Notwithstanding anything in the policy 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.

RIDER(S) TO THE GROUP POLICY

Accelerated Benefits
Accidental Death and Dismemberment
Dependents Term Life
Portability

Group Term Life Policy Amendment #R7

MINNESOTA LIFE

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

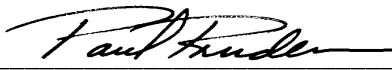
To be attached to and made a part of Group Policy No. 33500-G issued by Minnesota Life Insurance Company to Tulsa FOP 93 Health and Welfare Trust. This amendment is effective as of July 1, 2019. Continued payment of premiums shall constitute acceptance of the conditions stated in this amendment.

The requirement that an insured cannot be previously declined evidence of insurability in order to receive a guaranteed issue benefit during annual open enrollments, or due to a family status change event is removed.

As a result of this change:

- The Group Policy Specifications Page is replaced with the attached Group Policy Specifications Page effective July 1, 2019.

Agreed to by Minnesota Life Insurance Company this 1st day of August 2019.

By  _____ SEM
Vice President and Actuary

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 July 1, 2019.

POLICY ANNIVERSARY DATE: July 1 of each year beginning July 1, 2008.

PREMIUM DUE DATE(S): The fifteenth day of each month.

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; 31 days from the first day of eligibility for contributory insurance.

WAITING PERIOD: For police academy participants who immediately prior to being covered under this policy, were previously eligible for and covered under the City of Tulsa's life insurance benefit plan:
None. The effective date of coverage will be the date the employee enters the police academy program.
For all other employees:
The period commencing with the employee's date of employment and ending with the first day of the month next following the employee's completion of 30 days of continuous employment.

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

Effective 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

<u>Eligible Class</u>	<u>Amount of Basic AD&D Insurance</u>
-----------------------	---

All employees	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 this policy.

For employees who first become eligible after the effective date of this 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 this 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 this 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 this policy. Exclusions for AD&D insurance, including a suicide exclusion, are listed on the applicable policy rider.

SPECIAL ANNUAL ENROLLMENTS:
(this offer is applicable to annual enrollments that were held between the dates of 12-1-2007 and 6-30-2017)

During the policyholder's annual open enrollment, the following election changes can be made without providing evidence of insurability:

- An employee may elect supplemental life insurance for the first time in the amount of one times annual earnings.

Coverage will be effective on the policy anniversary date next following the annual enrollment, subject to the actively at work requirement.

ANNUAL ENROLLMENTS:

During the policyholder's annual open enrollment, the following election changes can be made without providing evidence of insurability:

- 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 (the spouse life insurance portion requires evidence of insurability, the child life insurance portion is guaranteed issue.
- An employee may elect child life insurance.

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.

FAMILY STATUS CHANGES:

An employee who experiences one of the Family Status Changes listed below may make the following election changes without providing evidence of insurability, provided enrollment is made within 31 days of the status change:

- 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.

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.

Family Status Change for this purpose means:

- Marriage
- Divorce
- Death of a spouse or child
- Birth or adoption of a dependent child
- Change of employment status for you or your spouse

COVERAGE TERMINATION:

Notwithstanding anything in the policy 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.

RIDER(S) TO THE GROUP POLICY

Accelerated Benefits
Accidental Death and Dismemberment
Dependents Term Life
Portability

Group Term Life Policy Amendment #R6

MINNESOTA LIFE

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

To be attached to and made a part of Group Policy No. 33500-G issued by Minnesota Life Insurance Company to Tulsa FOP 93 Health and Welfare Trust. This amendment is effective as of July 1, 2018. Continued payment of premiums shall constitute acceptance of the conditions stated in this amendment.

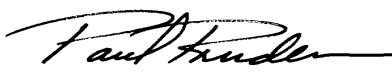
The following changes are made to the policy:

1. The definition for common law spouses is removed in its entirety from the policy.
2. The spouse eligibility definition is amended to show that spouse means any person who is lawfully married to the employee under any state law, including marriages recognized in states other than where the insured resides. The spouse eligibility definition is amended to read as follows:
 - (1) the insured employee's lawful spouse who is not legally separated from the insured, and who meets any age requirements as shown on the specifications page attached to the group policy. Spouse means any person who is lawfully married to the employee under any state law, including marriages recognized in states other than where the insured resides; and

As a result of this change:

- The Group Policy Specifications Page effective July 1, 2018 as revised on March 14, 2019 is replaced with the attached Group Policy Specifications Page effective July 1, 2018 as revised on May 8, 2019.
- The Dependents Term Life Insurance Policy Rider effective July 1, 2018 is replaced with the attached Dependents Term Life Insurance Policy Rider effective July 1, 2018 as revised on May 8, 2019.

Agreed to by Minnesota Life Insurance Company this 8th day of May, 2019

By  _____ LL
Vice President and Actuary

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 Policy Specifications Page represents the plan in effect on July 1, 2018 as revised on May 8, 2019.

POLICY ANNIVERSARY DATE: July 1 of each year beginning July 1, 2008.

PREMIUM DUE DATE(S): The fifteenth day of each month.

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; 31 days from the first day of eligibility for contributory insurance.

WAITING PERIOD: For police academy participants who immediately prior to being covered under this policy, were previously eligible for and covered under the City of Tulsa's life insurance benefit plan:
None. The effective date of coverage will be the date the employee enters the police academy program.
For all other employees:
The period commencing with the employee's date of employment and ending with the first day of the month next following the employee's completion of 30 days of continuous employment.

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

Effective 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

<u>Eligible Class</u>	<u>Amount of Basic AD&D Insurance</u>
-----------------------	---

All employees	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 this policy.

For employees who first become eligible after the effective date of this 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 this 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 this 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 this policy. Exclusions for AD&D insurance, including a suicide exclusion, are listed on the applicable policy rider.

SPECIAL ANNUAL ENROLLMENTS:
(this offer is applicable to annual enrollments that were held between the dates of 12-1-2007 and 6-30-2017)

During the policyholder's annual open enrollment, the following election changes can be made without providing evidence of insurability:

- An employee may elect supplemental life insurance for the first time in the amount of one times annual earnings.

Coverage will be effective on the policy anniversary date next following the annual enrollment, subject to the actively at work requirement.

ANNUAL ENROLLMENTS:

During the policyholder's annual open enrollment, the following election changes can be made without providing evidence of insurability, provided the insured receiving the increase has not previously been declined any insurance amount under this policy due to failure to provide satisfactory evidence of insurability:

- 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 (the spouse life insurance portion requires evidence of insurability, the child life insurance portion is guaranteed issue.
- An employee may elect child life insurance.

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.

FAMILY STATUS CHANGES:

An employee who experiences one of the Family Status Changes listed below may make the following election changes without providing evidence of insurability, provided enrollment is made within 31 days of the status change and the insured receiving the increase has not previously been declined any insurance amount under this policy due to failure to provide satisfactory evidence of insurability:

- 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.

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.

Family Status Change for this purpose means:

- Marriage
- Divorce
- Death of a spouse or child
- Birth or adoption of a dependent child
- Change of employment status for you or your spouse

COVERAGE TERMINATION:

Notwithstanding anything in the policy 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.

RIDER(S) TO THE GROUP POLICY

Accelerated Benefits
Accidental Death and Dismemberment
Dependents Term Life
Portability

Dependents Term Life Insurance Policy Rider

MINNESOTA LIFE

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

General Information

This rider is issued in consideration of the required premium and amends the group policy to which it is attached. The rider is subject to every term, condition, exclusion, limitation, and provision of the group policy unless otherwise expressly provided for herein. Any Accidental Death and Dismemberment coverage provided by a rider to the group policy will not apply to dependents coverage provided by this rider.

What does this rider provide?

This rider provides insurance on the lives of the insured employee's eligible dependents.

What members of the insured employee's family are eligible for insurance under this rider?

The following members of the insured employee's family are eligible for insurance under this rider:

- (1) the insured employee's lawful spouse who is not legally separated from the insured, and who meets any age requirements as shown on the specifications page attached to the group policy. Spouse means any person who is lawfully married to the employee under any state law, including marriages recognized in states other than where the insured resides; and
- (2) the insured employee's biological children, step children, if the employee lives with the child and his or her custodial parent, and any other children who live with the employee in a parent/child relationship and are dependent on the employee for support and maintenance. Other children include, but are not limited to, foster children, legally adopted children (including children placed with the employee for adoption), and grandchildren of who the employee has been awarded custody or guardianship by a court or agency of competent jurisdiction. Stepchildren and other children who do not live with the employee are eligible if a court or agency of competent jurisdiction has placed responsibility with the employee for relevant expenses. A copy of a court order or a birth record may be required to demonstrate eligibility. Children placed with the employee for adoption means a child that the employee intends 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 the employee 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 the insured employee's certificate supplement for Dependents Term Life Insurance, 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 the group policy states that evidence of insurability is required; or
- (2) the insurance is contributory and the employee does not enroll for coverage under this rider within the enrollment period shown on the specifications page attached to the group policy; or
- (3) dependents insurance for which the employee previously enrolled did not go into effect or was terminated because the employee failed to make a required premium contribution; or
- (4) during a previous period of eligibility, the employee 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 rider.

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, the insured employee applies 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 the insured employee's insurance under the group policy 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 the group policy.

To whom will we pay the death benefit?

The death benefit payable under this rider will be paid to the insured employee if living, otherwise to his or her estate.

Termination

When does an insured dependent's coverage under this rider 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 an employee's written request that insurance on his or her eligible dependents be terminated; or
- (4) the date the employee is no longer covered under the group policy.

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

When does this rider terminate?

This rider will terminate on the earlier of:

- (1) the date we receive a written request to cancel this rider; or
- (2) the date the group policy is terminated.

Additional Information

What is the conversion right under this rider?

If an insured dependent's coverage under this rider terminates because he or she is no longer eligible, or because of the death of the insured employee, or because of termination or amendment of this rider, the insurance may be converted to a policy of individual insurance with Minnesota Life. Conversion may be requested by the insured employee, 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 the group policy to which this rider is attached will apply.



Secretary



President

Group Term Life Policy Amendment #R5

MINNESOTA LIFE

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

To be attached to and made a part of Group Policy No. 33500-G issued by Minnesota Life Insurance Company to Tulsa FOP 93 Health and Welfare Trust. This amendment is effective as of July 1, 2018. Continued payment of premiums shall constitute acceptance of the conditions stated in this amendment.

The reinstatement period is increased to twelve months. As a result, the section titled "Can insurance on the life of an insured be reinstated after termination?" is amended to read as follows:


Can insurance on the life of an insured be reinstated after termination?

Yes. When an insured's coverage terminates because he or she is no longer eligible, and the insured becomes eligible again within twelve months after the date his or her coverage terminated, the insured's coverage under this policy may be reinstated.

Provided the insured is not then covered by an individual policy issued under the terms of the conversion right section, his or her coverage under this group policy shall be reinstated automatically, without evidence of insurability or satisfaction of any waiting period. The amount of insurance will be that which applies to the classification to which he or she then belongs, on the date he or she again becomes eligible. If the policyholder's plan of insurance provides for contributory insurance under this policy, an insured's amount of contributory insurance will be limited to that for which he or she was insured immediately prior to the loss of coverage.

As a result of this change, the Group Policy Specifications Page effective July 1, 2018 is replaced with the attached Group Policy Specifications Page effective July 1, 2018 as revised on March 14, 2019

Agreed to by Minnesota Life Insurance Company this 14th day of March, 2019

By  _____ LL
Vice President and Actuary

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 Policy Specifications Page represents the plan in effect on July 1, 2018 as revised on March 14, 2019.

POLICY ANNIVERSARY DATE: July 1 of each year beginning July 1, 2008.

PREMIUM DUE DATE(S): The fifteenth day of each month.

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; 31 days from the first day of eligibility for contributory insurance.

WAITING PERIOD: For police academy participants who immediately prior to being covered under this policy, were previously eligible for and covered under the City of Tulsa's life insurance benefit plan:
None. The effective date of coverage will be the date the employee enters the police academy program.
For all other employees:
The period commencing with the employee's date of employment and ending with the first day of the month next following the employee's completion of 30 days of continuous employment.

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

Effective 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 this policy.

For employees who first become eligible after the effective date of this 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 this 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 this 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 this policy. Exclusions for AD&D insurance, including a suicide exclusion, are listed on the applicable policy rider.

SPECIAL ANNUAL ENROLLMENTS:
(this offer is applicable to annual enrollments that were held between the dates of 12-1-2007 and 6-30-2017)

During the policyholder's annual open enrollment, the following election changes can be made without providing evidence of insurability:

- An employee may elect supplemental life insurance for the first time in the amount of one times annual earnings.

Coverage will be effective on the policy anniversary date next following the annual enrollment, subject to the actively at work requirement.

ANNUAL ENROLLMENTS:

During the policyholder's annual open enrollment, the following election changes can be made without providing evidence of insurability, provided the insured receiving the increase has not previously been declined any insurance amount under this policy due to failure to provide satisfactory evidence of insurability:

- 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 (the spouse life insurance portion requires evidence of insurability, the child life insurance portion is guaranteed issue.
- An employee may elect child life insurance.

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.

FAMILY STATUS CHANGES:

An employee who experiences one of the Family Status Changes listed below may make the following election changes without providing evidence of insurability, provided enrollment is made within 31 days of the status change and the insured receiving the increase has not previously been declined any insurance amount under this policy due to failure to provide satisfactory evidence of insurability:

- 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.

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.

Family Status Change for this purpose means:

- Marriage
- Divorce
- Death of a spouse or child
- Birth or adoption of a dependent child
- Change of employment status for you or your spouse

COVERAGE TERMINATION:

Notwithstanding anything in the policy 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.

RIDER(S) TO THE GROUP POLICY

Accelerated Benefits
Accidental Death and Dismemberment
Dependents Term Life
Portability

Group Term Life Policy Amendment #R4

MINNESOTA LIFE

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

To be attached to and made a part of Group Policy No. 33500-G issued by Minnesota Life Insurance Company to Tulsa FOP 93 Health and Welfare Trust. This amendment is effective as of July 1, 2018. Continued payment of premiums shall constitute acceptance of the conditions stated in this amendment.

1. The section titled "Age Requirements" is amended to read as follows:

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.


2. The child eligibility definition is amended to read as follows:

- (3) the insured employee's biological children, step children, if the employee lives with the child and his or her custodial parent, and any other children who live with the employee in a parent/child relationship and are dependent on the employee for support and maintenance. Other children include, but are not limited to, foster children, legally adopted children (including children placed with the employee for adoption), and grandchildren of who the employee has been awarded custody or guardianship by a court or agency of competent jurisdiction. Stepchildren and other children who do not live with the employee are eligible if a court or agency of competent jurisdiction has placed responsibility with the employee for relevant expenses. A copy of a court order or a birth record may be required to demonstrate eligibility. Children placed with the employee for adoption means a child that the employee intends 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 the employee 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.

As a result of these changes:

- The Group Policy Specifications Page effective April 23, 2018 is replaced with the attached Group Policy Specifications Page effective July 1, 2018
- The Dependents Term Life Insurance Policy Rider is replaced with the attached Dependents Term Life Insurance Policy Rider effective July 1, 2018

Agreed to by Minnesota Life Insurance Company this 23rd day of October, 2018

By  _____
LL
Vice President and Actuary

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 Policy Specifications Page represents the plan in effect on July 1, 2018.

POLICY ANNIVERSARY DATE: July 1 of each year beginning July 1, 2008.

PREMIUM DUE DATE(S): The fifteenth day of each month.

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; 31 days from the first day of eligibility for contributory insurance.

WAITING PERIOD: For police academy participants who immediately prior to being covered under this policy, were previously eligible for and covered under the City of Tulsa's life insurance benefit plan:
None. The effective date of coverage will be the date the employee enters the police academy program.
For all other employees:
The period commencing with the employee's date of employment and ending with the first day of the month next following the employee's completion of 30 days of continuous employment.

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

Effective 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

<u>Eligible Class</u>	<u>Amount of Basic AD&D Insurance</u>
-----------------------	---

All employees	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 this policy.

For employees who first become eligible after the effective date of this 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 this 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 this 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 this policy. Exclusions for AD&D insurance, including a suicide exclusion, are listed on the applicable policy rider.

SPECIAL ANNUAL ENROLLMENTS:
(this offer is applicable to annual enrollments that were held between the dates of 12-1-2007 and 6-30-2017)

During the policyholder's annual open enrollment, the following election changes can be made without providing evidence of insurability:

- An employee may elect supplemental life insurance for the first time in the amount of one times annual earnings.

Coverage will be effective on the policy anniversary date next following the annual enrollment, subject to the actively at work requirement.

ANNUAL ENROLLMENTS:

During the policyholder's annual open enrollment, the following election changes can be made without providing evidence of insurability, provided the insured receiving the increase has not previously been declined any insurance amount under this policy due to failure to provide satisfactory evidence of insurability:

- 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 (the spouse life insurance portion requires evidence of insurability, the child life insurance portion is guaranteed issue.
- An employee may elect child life insurance.

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.

FAMILY STATUS CHANGES:

An employee who experiences one of the Family Status Changes listed below may make the following election changes without providing evidence of insurability, provided enrollment is made within 31 days of the status change and the insured receiving the increase has not previously been declined any insurance amount under this policy due to failure to provide satisfactory evidence of insurability:

- 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.

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.

Family Status Change for this purpose means:

- Marriage
- Divorce
- Death of a spouse or child
- Birth or adoption of a dependent child
- Change of employment status for you or your spouse

COVERAGE TERMINATION:

Notwithstanding anything in the policy 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.

RIDER(S) TO THE GROUP POLICY

Accelerated Benefits
Accidental Death and Dismemberment
Dependents Term Life
Portability

Dependents Term Life Insurance Policy Rider

MINNESOTA LIFE

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

General Information

This rider is issued in consideration of the required premium and amends the group policy to which it is attached. The rider is subject to every term, condition, exclusion, limitation, and provision of the group policy unless otherwise expressly provided for herein. Any Accidental Death and Dismemberment coverage provided by a rider to the group policy will not apply to dependents coverage provided by this rider.

What does this rider provide?

This rider provides insurance on the lives of the insured employee's eligible dependents.

What members of the insured employee's family are eligible for insurance under this rider?

The following members of the insured employee's family are eligible for insurance under this rider:

- (1) the insured employee's lawful spouse who is not legally separated from the insured, and who meets any age requirements as shown on the specifications page attached to the group policy; and
- (2) the insured employee's lawful common law spouse as duly established under the law of the State of Oklahoma who meets any age requirements as shown on the specifications page attached to the group policy. An insured employee and his or her common law spouse must meet the following requirements:
 - (a) an actual and mutual agreement between a man and a woman to be husband and wife;
 - (b) a permanent relationship;
 - (c) an exclusive relationship;
 - (d) the parties to the marriage must hold themselves out publicly as husband and wife; and
 - (e) cohabitation as husband and wife.

The party asserting common law marriage must prove all of these elements by clear and convincing evidence. This can be done with evidence such as joint income tax returns filed as married, joint financial accounts at a bank, jointly held assets, joint credit cards, mortgages or leases, and any number of other sources; and

- (3) the insured employee's biological children, step children, if the employee lives with the child and his or her custodial parent, and any other children who live with the employee in a parent/child relationship and are dependent on the employee for support and maintenance. Other children include, but are not limited to, foster children, legally adopted children (including children placed with the employee for adoption), and grandchildren of who the employee has been awarded custody or guardianship by a court or agency of competent jurisdiction. Stepchildren and other children who do not live with the employee are eligible if a court or agency of competent jurisdiction has placed responsibility with the employee for relevant expenses. A copy of a court order or a birth record may be required to demonstrate eligibility. Children placed with the employee for adoption means a child that the employee intends 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 the employee 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 the insured employee's certificate supplement for Dependents Term Life Insurance, 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 the group policy states that evidence of insurability is required; or
- (2) the insurance is contributory and the employee does not enroll for coverage under this rider within the enrollment period shown on the specifications page attached to the group policy; or
- (3) dependents insurance for which the employee previously enrolled did not go into effect or was terminated because the employee failed to make a required premium contribution; or

- (4) during a previous period of eligibility, the employee 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 rider.

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, the insured employee applies 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 the insured employee's insurance under the group policy 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 the group policy.

To whom will we pay the death benefit?

The death benefit payable under this rider will be paid to the insured employee if living, otherwise to his or her estate.

Termination

When does an insured dependent's coverage under this rider 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 an employee's written request that insurance on his or her eligible dependents be terminated; or
- (4) the date the employee is no longer covered under the group policy.

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

When does this rider terminate?

This rider will terminate on the earlier of:

- (1) the date we receive a written request to cancel this rider; or
- (2) the date the group policy is terminated.

Additional Information

What is the conversion right under this rider?

If an insured dependent's coverage under this rider terminates because he or she is no longer eligible, or because of the death of the insured employee, or because of termination or amendment of this rider, the insurance may be converted to a policy of individual insurance with Minnesota Life. Conversion may be requested by the insured employee, 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 the group policy to which this rider is attached will apply.



Secretary



President

Group Term Life Policy Amendment #R3

MINNESOTA LIFE


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

To be attached to and made a part of Group Policy No. 33500-G issued by Minnesota Life Insurance Company to Tulsa FOP 93 Health and Welfare Trust. This amendment is effective as of April 23, 2018. Continued payment of premiums shall constitute acceptance of the conditions stated in this amendment.

The annual enrollments section found on the Group Policy Specifications Page is changed to include packaged dependents term life insurance as an option the employee can elect during annual enrollments. If this benefit is elected during annual enrollment, the spouse life insurance portion of this benefit requires evidence of insurability, the child life portion of this benefit is guaranteed issue.

As a result of these changes, the Group Policy Specifications Page is replaced with the attached Group Policy Specifications Page effective April 23, 2018.

Agreed to by Minnesota Life Insurance Company this 30th day of April, 2018

By  _____ SEM
Vice President and Actuary

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 Policy Specifications Page represents the plan in effect on April 23, 2018.

POLICY ANNIVERSARY DATE: July 1 of each year beginning July 1, 2008.

PREMIUM DUE DATE(S): The fifteenth day of each month.

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; 31 days from the first day of eligibility for contributory insurance.

WAITING PERIOD: For police academy participants who immediately prior to being covered under this policy, were previously eligible for and covered under the City of Tulsa's life insurance benefit plan:
None. The effective date of coverage will be the date the employee enters the police academy program.
For all other employees:
The period commencing with the employee's date of employment and ending with the first day of the month next following the employee's completion of 30 days of continuous employment.

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

Effective 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 this policy.

For employees who first become eligible after the effective date of this 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 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.

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 this 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 this 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 this policy. Exclusions for AD&D insurance, including a suicide exclusion, are listed on the applicable policy rider.

SPECIAL ANNUAL ENROLLMENTS: (this offer is applicable to annual enrollments that were held between the dates of 12-1-2007 and 6-30-2017)

During the policyholder's annual open enrollment, the following election changes can be made without providing evidence of insurability:

- An employee may elect supplemental life insurance for the first time in the amount of one times annual earnings.

Coverage will be effective on the policy anniversary date next following the annual enrollment, subject to the actively at work requirement.

ANNUAL ENROLLMENTS:

During the policyholder's annual open enrollment, the following election changes can be made without providing evidence of insurability, provided the insured receiving the increase has not previously been declined any insurance amount under this policy due to failure to provide satisfactory evidence of insurability:

- 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 (the spouse life insurance portion requires evidence of insurability, the child life insurance portion is guaranteed issue.
- An employee may elect child life insurance.

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.

FAMILY STATUS CHANGES:

An employee who experiences one of the Family Status Changes listed below may make the following election changes without providing evidence of insurability, provided enrollment is made within 31 days of the status change and the insured receiving the increase has not previously been declined any insurance amount under this policy due to failure to provide satisfactory evidence of insurability:

- 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.

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.

Family Status Change for this purpose means:

- Marriage
- Divorce
- Death of a spouse or child
- Birth or adoption of a dependent child
- Change of employment status for you or your spouse

COVERAGE TERMINATION:

Notwithstanding anything in the policy 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.

RIDER(S) TO THE GROUP POLICY

Accelerated Benefits

Accidental Death and Dismemberment

Dependents Term Life

Portability

Group Term Life Policy Amendment #R2

MINNESOTA LIFE

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

To be attached to and made a part of Group Policy No. 33500-G issued by Minnesota Life Insurance Company to Tulsa FOP 93 Health and Welfare Trust. This amendment is effective as of December 1, 2007. Continued payment of premiums shall constitute acceptance of the conditions stated in this amendment.

A Special Annual Enrollment line item is added to the policy to allow an employee to elect supplemental life insurance for the first time in the amount of one times annual earnings, without the need to provide evidence of insurability. Employees who have been previously declined for coverage due to unsatisfactory evidence of insurability, are eligible for this special enrollment offer. The Special Annual Enrollment offer applies to enrollments that were held between the dates of December 1, 2007 and June 30, 2017.

SPECIAL ANNUAL ENROLLMENTS:

(this offer is applicable to annual enrollments that were held between the dates of 12-1-2007 and 6-30-2017)

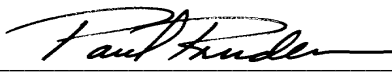
During the policyholder's annual open enrollment, the following election changes can be made without providing evidence of insurability:

- An employee may elect supplemental life insurance for the first time in the amount of one times annual earnings.

Coverage will be effective on the policy anniversary date next following the annual enrollment, subject to the actively at work requirement.

As a result of these changes, the Group Policy Specifications Page is replaced with the attached Group Policy Specifications Page effective July 1, 2017 as revised on January 2, 2018.

Agreed to by Minnesota Life Insurance Company this 2nd day of January, 2018

By  _____
SEM
Vice President and Actuary

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 Policy Specifications Page represents the plan in effect on July 1, 2017 as revised on January 2, 2018.

POLICY ANNIVERSARY DATE: July 1 of each year beginning July 1, 2008.

PREMIUM DUE DATE(S): The fifteenth day of each month.

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; 31 days from the first day of eligibility for contributory insurance.

WAITING PERIOD: For police academy participants who immediately prior to being covered under this policy, were previously eligible for and covered under the City of Tulsa's life insurance benefit plan:
None. The effective date of coverage will be the date the employee enters the police academy program.
For all other employees:
The period commencing with the employee's date of employment and ending with the first day of the month next following the employee's completion of 30 days of continuous employment.

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

Effective 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 this policy.

For employees who first become eligible after the effective date of this 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 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.
CONTRIBUTORY/NONCONTRIBUTORY:	Dependents insurance is contributory insurance.
GUARANTEED ISSUE AMOUNT:	<p>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:</p> <p>For employees with eligible dependents immediately prior to the effective date of this 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.</p> <p>For employees who first become eligible for dependents insurance after the effective date of this policy, the guaranteed issue amount is as follows:</p> <ul style="list-style-type: none">For Packaged Dependent Insurance: All guaranteed issue.For Spouse Supplemental Term Life: \$50,000For 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 this policy. Exclusions for AD&D insurance, including a suicide exclusion, are listed on the applicable policy rider.

SPECIAL ANNUAL ENROLLMENTS: (this offer is applicable to annual enrollments that were held between the dates of 12-1-2007 and 6-30-2017)

During the policyholder's annual open enrollment, the following election changes can be made without providing evidence of insurability:

- An employee may elect supplemental life insurance for the first time in the amount of one times annual earnings.

Coverage will be effective on the policy anniversary date next following the annual enrollment, subject to the actively at work requirement.

ANNUAL ENROLLMENTS:

During the policyholder's annual open enrollment, the following election changes can be made without providing evidence of insurability, provided the insured receiving the increase has not previously been declined any insurance amount under this policy due to failure to provide satisfactory evidence of insurability:

- 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 child life insurance

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.

FAMILY STATUS CHANGES:

An employee who experiences one of the Family Status Changes listed below may make the following election changes without providing evidence of insurability, provided enrollment is made within 31 days of the status change and the insured receiving the increase has not previously been declined any insurance amount under this policy due to failure to provide satisfactory evidence of insurability:

- 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

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.

Family Status Change for this purpose means:

- Marriage
- Divorce
- Death of a spouse or child
- Birth or adoption of a dependent child
- Change of employment status for you or your spouse

COVERAGE TERMINATION:

Notwithstanding anything in the policy 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.

RIDER(S) TO THE GROUP POLICY

Accelerated Benefits

Accidental Death and Dismemberment

Dependents Term Life
Portability

Policy Rewrite Amendment #R1


MINNESOTA LIFE

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

Minnesota Life Insurance Company has issued the attached Group Policy Number 33500-G to Tulsa FOP 93 Health and Welfare Trust effective as of March 1, 2017 as a replacement for an earlier policy containing the same number. Continued payment of premiums by Tulsa FOP 93 Health and Welfare Trust shall constitute acceptance of the replacement policy.

In no case shall Minnesota Life Insurance Company be liable under both policies.

Agreed to by Minnesota Life Insurance Company on March 6, 2017.

By  _____
Vice President and Actuary SEM

Group Term Life Insurance Policy

MINNESOTA LIFE

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

Read Your Policy Carefully

This policy was issued to the policyholder on the effective date shown on the specifications page attached to this policy. We promise to pay the benefits provided by this policy, subject to its conditions, limitations, and exceptions. We make this promise and issue this policy in consideration of the application for this policy and the payment of the premiums.


Minnesota Life Insurance Company is a subsidiary of Minnesota Mutual Companies, Inc., a mutual insurance holding company. The policyholder is a member of Minnesota Mutual Companies, Inc., which holds its annual meetings on the first Tuesday in March of each year at 3 p.m. local time. The meetings are held at 400 Robert Street North, St. Paul, Minnesota 55101-2098.

Right to Cancel

It is important to us that you are satisfied with this policy after it is issued. If you are not satisfied with this policy, 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 policy before midnight of the 30th day after you received this policy.

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

Signed for Minnesota Life Insurance Company at St. Paul, Minnesota on the effective date.


Secretary


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.

TABLE OF CONTENTS

Definitions.....	2	Termination.....	5
General Information	2	Conversion Right	6
Premiums	4	Additional Information.....	6
Death Benefit.....	4		

GROUP TERM LIFE INSURANCE POLICY • NONPARTICIPATING

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 Policy Specifications Page represents the plan in effect on July 1, 2017 as rewritten on March 1, 2017.

POLICY ANNIVERSARY DATE: July 1 of each year beginning July 1, 2008.

PREMIUM DUE DATE(S): The fifteenth day of each month.

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; 31 days from the first day of eligibility for contributory insurance.

WAITING PERIOD: For police academy participants who immediately prior to being covered under this policy, were previously eligible for and covered under the City of Tulsa's life insurance benefit plan:
None. The effective date of coverage will be the date the employee enters the police academy program.
For all other employees:
The period commencing with the employee's date of employment and ending with the first day of the month next following the employee's completion of 30 days of continuous employment.

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

Effective 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 this policy.

For employees who first become eligible after the effective date of this 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 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.

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 this 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 this 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 this policy. Exclusions for AD&D insurance, including a suicide exclusion, are listed on the applicable policy rider.

ANNUAL ENROLLMENTS:

During the policyholder's annual open enrollment, the following election changes can be made without providing evidence of insurability, provided the insured receiving the increase has not previously been declined any insurance amount under this policy due to failure to provide satisfactory evidence of insurability:

- 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 child life insurance

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.

FAMILY STATUS CHANGES:

An employee who experiences one of the Family Status Changes listed below may make the following election changes without providing evidence of insurability, provided enrollment is made within 31 days of the status change and the insured receiving the increase has not previously been declined any insurance amount under this policy due to failure to provide satisfactory evidence of insurability:

- 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

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.

Family Status Change for this purpose means:

- Marriage
- Divorce
- Death of a spouse or child
- Birth or adoption of a dependent child
- Change of employment status for you or your spouse

COVERAGE TERMINATION:

Notwithstanding anything in the policy 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.

RIDER(S) TO THE GROUP POLICY

Accelerated Benefits
Accidental Death and Dismemberment
Dependents Term Life
Portability

Definitions

age

Attained age as of most recent birthday.

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 this policy.

certificate effective date

The date the insured's coverage under this policy becomes effective.

certificate holder

An employee who is eligible for and becomes insured according to the terms of this policy.

contributory insurance

Insurance for which an employee is required to make premium contributions.

earnings

An employee's 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 policy.

non-work day

A day on which the employee is not regularly scheduled to work, including scheduled time off for vacations, personal

MHC-96-13180.35

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 an employee is not required to make premium contributions.

policy anniversary

The policy anniversary date shown on the specifications page attached to this policy.

policy effective date

The date this policy was issued as shown on the specifications page attached to this policy.

policyholder

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

specifications page

The outline which summarizes 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 policy. The waiting period is shown on the specifications page attached to this policy.

we, our, us

Minnesota Life Insurance Company.

you, your

The policyholder named on the specifications page attached to this policy.

General Information

What is your agreement with us?

This policy and your application contain the entire contract between you and us. Any statements you make will, in the absence of fraud, be considered representations and not warranties. Also, any statement that you make will not be used to void this policy, nor will it be used in our defense if we refuse to pay a claim, unless the statement is contained in your application.

No change or waiver of any provisions of this policy, or any certificate issued under it, will be valid unless made in writing by us and signed by our president, a vice-president, our secretary, or an assistant secretary. No

agent or other person has the authority to change or waive any provisions of this policy, or of any certificate issued under it.

Are employees of associated companies eligible for insurance under this policy?

Yes. Employees of associated companies may be eligible for insurance under this policy. Associated companies are shown on the specifications page attached to this policy. You represent any associated company in all transactions pertaining to this policy. Your acts or omissions and every notice given by us to you shall be binding on every associated company.

Can this policy be amended?

Yes. The insured's consent is not required to amend this policy or any certificates issued under it. Any amendment will be without prejudice to any claim for benefits incurred prior to the effective date of the amendment.

Who is eligible for insurance?

An employee is eligible if he or she:

- (1) is a member of the group and of an eligible class as shown on the specifications page attached to this policy; and
- (2) works 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 policy; and
- (3) has satisfied the waiting period as shown on the specifications page attached to this policy; and
- (4) meets 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 policy, 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, an employee must be actively at work performing his or her customary duties at the employer's normal place of business, or at other places the employer's business requires him or her to travel.

If the employee is not actively at work on the date coverage would otherwise begin, or on the date an increase in his or her amount of insurance would otherwise be effective, he or she will not be eligible for the coverage or increase until he or she returns to active

work. However, if the absence is on a non-work day, coverage will not be delayed provided the employee was actively at work on the work day immediately preceding the non-work day.

Except as otherwise provided for in this policy, an employee is eligible to continue to be insured only while he or she remains actively at work.

When will we require evidence of insurability?

Evidence of insurability will be required if:

- (1) the specifications page attached to this policy states that evidence of insurability is required; or
- (2) the insurance is contributory and the employee does not enroll within the enrollment period shown on the specifications page attached to this policy; or
- (3) the insurance is noncontributory and the employee does not become insured, due to nonpayment of premium, within the three-month period beginning on the date he or she is 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 the employee was first eligible for coverage; or
- (4) the insurance for which the employee previously enrolled did not go into effect or was terminated because the employee failed to make a required premium contribution; or
- (5) during a previous period of eligibility, the employee failed to submit required evidence of insurability or that which was submitted was not satisfactory to us; or
- (6) the employee is 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) an employee meets all eligibility requirements; and
- (2) if required, the employee applies for the insurance on forms which are approved by us; and
- (3) we are satisfied with the employee's evidence of insurability, if we require evidence; and
- (4) we receive the required premium.

Can an insured employee's coverage be continued during sickness, injury, leave of absence or temporary layoff?

Yes. Insurance may be continued on an insured employee who is not actively at work due to sickness, injury, leave of absence or temporary layoff. Insurance will be deemed to continue until terminated by discontinuance of premium payments or written request.

Insurance continued for non-medical leave of absence or temporary layoff may not be continued beyond twelve months from the last day the insured employee was actively at work.

Insurance continued for sickness, injury or medical leave of absence may be continued as follows:

- (1) if retirees are not an eligible class of insureds according to the policyholder's plan of insurance as provided for by this policy, continuation for medical leave of absence cannot be continued beyond the insured's retirement date.
- (2) if retirees are an eligible class of insureds according to the policyholder's plan of insurance as provided for by this policy, continuation for medical leave of absence can be continued indefinitely. However, any reductions in the amount of insurance or any other change in policy provisions which apply at retirement will apply to the insured at his or her retirement date.

For purposes of this provision, an insured's retirement date shall be the earlier of:

- (1) the date he or she actually retires; or
- (2) his or her presumed normal retirement date as established by the employer's applicable retirement plan. If no such date has been established, the insured's retirement date shall be age 65.

Continuation of insurance must be in accordance with a plan that precludes individual selection.

Coverage during a leave of absence and upon return from a leave of absence shall meet all state and federal requirements. The above limits will be expanded if necessary in order to meet such requirements.

Premiums

When and how often are premiums due?

Unless we have agreed to some other premium payment procedure, premiums for this policy are remitted to us monthly. Premiums are due on the premium due date as shown on the specifications page attached to this policy. We apply premiums consecutively to keep the insurance in force.

You may pay premiums before they are due for any period up to the next policy anniversary. Premiums paid in advance should be calculated at the rate of the monthly premium currently due.

Premium contributions for contributory insurance are to be paid to you. The premium contributions by insureds for contributory insurance should be remitted to us as due along with the premiums payable for noncontributory insurance.

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 you 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.

Can a premium be paid after the date it is due?

Yes. This policy has a 31-day grace period. If a premium is not paid on or before the date it is due, that premium may be paid during the 31-day period following the due date. The insurance under this policy will remain in effect during the 31-day grace period. This grace period does not apply to the first premium payment.

Can the premium be adjusted?

Yes. We will adjust the premium on each due date for insurance which was effective or terminated before the most recent due date, but not reflected in prior premium payments. We will charge you for any additional premium, and will refund any overpayment, excluding any overpayment made more than 12 months before the adjustment.

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 group policy.

Can an insured request a change in the amount of his or her contributory insurance?

Yes. If the policyholder's plan of insurance, as reflected in the specifications page attached to this policy, allows for a choice of amounts of insurance for an insured's class, an insured can request an increase or a decrease in the amount of his or her 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 an insured requests an increase in the amount of his or her contributory insurance, we will require evidence of insurability. If an insured requests a decrease in the amount of his or her 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 an insured's coverage amount be effective?

Requested increases or decreases in the amount of an insured's contributory insurance, if approved, are effective as shown on the specifications page attached to this policy.

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

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 an individual died while insured under this policy. 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 the insured's 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 an insured to receive the death benefit to be paid at the insured's death. The insured may name one or more beneficiaries. The insured cannot name you or an associated company as a beneficiary.

The insured may also choose to name a beneficiary that the insured 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 the insured has requested another method in writing. To receive the death benefit, a beneficiary must be living on the date of the insured's death. In the event a beneficiary is not living on the date of the insured's 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 the insured and a beneficiary, the death benefit will be paid as if the insured survived the beneficiary.

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

- (1) the insured's lawful spouse, if living, otherwise;
- (2) the insured's natural or legally adopted child (children) in equal shares, if living, otherwise;

- (3) the insured's parents in equal shares, if living, otherwise;
- (4) the insured's brothers and sisters in equal shares, if living, otherwise;
- (5) the personal representative of the insured's estate.

Can an insured add or change beneficiaries?

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

- (1) the insured's coverage is in force; and
- (2) we have written consent of all irrevocable beneficiaries; and
- (3) the insured has not assigned the ownership of his or her 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 an insured's notice.

Termination

When does an insured's coverage terminate?

The insured's coverage ends on the earliest of the following:

- (1) the date this policy ends; or
- (2) the date the employee no longer meets the eligibility requirements; or
- (3) the date the policy is amended so the employee is 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 an employee's written request to cease participation under this policy.

If the insured's coverage under this policy terminates due to non-payment of premiums, his or her coverage may be reinstated if all premiums due are paid and received by us within 31 days of the date of termination and during the insured's lifetime.

Can insurance on the life of an insured be reinstated after termination?

Yes. When an insured's coverage terminates because he or she is no longer eligible, and the insured becomes eligible again within six months after the date his or her coverage terminated, the insured's coverage under this policy may be reinstated.

Provided the insured is not then covered by an individual policy issued under the terms of the conversion right section, his or her coverage under this group policy shall be reinstated automatically, without evidence of insurability or satisfaction of any waiting period. The amount of insurance will be that which applies to the

classification to which he or she then belongs, on the date he or she again becomes eligible. If the policyholder's plan of insurance provides for contributory insurance under this policy, an insured's amount of contributory insurance will be limited to that for which he or she was insured immediately prior to the loss of coverage.

When does this group policy terminate?

You may terminate this group policy by giving us 31 days prior written notice. We reserve the right to terminate this 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 you with notice of our intent to terminate this policy.

Can this policy be reinstated?

No. We will not reinstate this policy after it terminates. You must submit a new application for a new policy after this policy has terminated.

Conversion Right

What is the conversion right?

An insured can convert this insurance to a new individual life insurance policy if all or part of the insured's life insurance under this policy terminates.

The insured may convert up to the full amount of terminated insurance if termination occurs because he or she moves from one existing eligible class to another, or he or she is no longer in an eligible class.

What is the limited conversion right?

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

- (1) the policy is terminated; or
- (2) the policy is changed to reduce or terminate the insurance for that individual.

The insured 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 the insured becomes eligible under any group policy issued or reinstated by us or any other carrier within 31 days of the date the insurance terminated under this policy.

Neither the conversion right nor the limited conversion right is available if the insured's coverage under this policy terminates due to failure to make, when due, required premium contributions.

Under both the conversion right and the limited conversion right, the insured may convert his or her 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 does an insured convert his or her insurance?

An insured converts his or her insurance by applying for an individual policy and paying the first premium within 31 days after the 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, the insured's age, and the class of risk to which the insured belongs 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 this policy terminates.

What happens if the insured dies during the 31-day period allowed for conversion?

If the insured dies 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 the insured would have been eligible to convert under the terms of the conversion right section.

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

Additional Information

What if an insured's age has been misstated?

If an insured's age has been misstated, the death benefit payable will be that amount to which the insured is entitled based on his or her correct age.

A premium adjustment will be made to the premium you pay for the insured's noncontributory insurance and to the premium an insured pays for contributory insurance, if any, so that the actual premium required at the insured's correct age is paid.

Is there a suicide exclusion?

The specifications page attached to this policy 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 for an insured, if that insured, whether sane or insane, dies by suicide within two years of the effective date of his or her insurance.

If there has been an increase in the insured's amount of insurance for which he or she was required to apply or for which we required evidence of insurability, and if the insured dies 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 an insured's insurance become incontestable?

Except for fraud or the non-payment of premiums, after the insured's insurance has been in force during his or her lifetime for two years from the effective date of his or her coverage, we cannot contest the insured's coverage. However, if there has been an increase in the amount of insurance for which the insured was 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 the insured makes in his or her application will, in the absence of fraud, be considered representations and not warranties. Also, any statement an insured makes will not be used to void his or her insurance, nor defend against a claim, unless the statement is contained in the application and any evidence of insurability application attached to the insured's certificate.

Can an insured's insurance be assigned?

No. Certificates issued under this policy and the insurance and benefits are not assignable prior to loss.

Are you required to maintain records?

Yes. You are required to maintain adequate records of any information necessary for us to administer this policy. We own the records relating to the insurance provided by this policy, and can obtain them from you at any reasonable time.

If a clerical error is made in keeping records on the insurance under this 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 a certificate of insurance be provided for each certificate holder?

Yes. We will provide you with a certificate of insurance for delivery to each certificate holder. The certificate will include information regarding the principal provisions of his or her coverage.

Will this policy receive experience credits?

Each year we will determine if this policy will receive an experience credit.

Are you our agent?

No. For all purposes of this policy, neither you, an associated company, nor any administrator you appoint is our agent. We will not be liable for any of your acts or omissions or those of an associated company or administrator.

Will the provisions of this policy conform with state law?

Yes. If any provision in this policy, or in the certificates issued under this policy, is in conflict with the laws of the state governing the policy or the certificates, the provision will be deemed to be amended to conform to such laws.

Accelerated Benefits Policy Rider

MINNESOTA LIFE

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

Benefits received under this Accelerated Benefits Policy Rider may be taxable. Certificate holders should seek assistance from a personal tax advisor prior to requesting an accelerated payment of death benefits.

General Information

This rider amends the group policy to which it is attached and is subject to every term, condition, exclusion, limitation, and provision of the group policy unless otherwise expressly provided for herein.

What does this rider provide?

This rider provides for the accelerated payment of either the full or a partial amount of an insured's death benefit provided under the group policy. If the insured has a terminal condition as defined in this rider, an accelerated payment of the death benefit may be requested.

Definitions

accelerated benefit

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

death benefit

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

immediate family

The certificate holder's spouse, children, parents, grandparents, grandchildren, brothers and sisters, and their spouses.

insured

For purposes of this rider, 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 the certificate holder, or a member of the certificate holder's 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 a certificate holder what form is required; and
- (3) the certificate holder 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?

A certificate holder may request an accelerated payment of the insurance on his or her life or on the life of a spouse or dependent child insured under his or her 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 rider 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 rider 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 rider is \$10,000. The maximum death benefit to be eligible for an accelerated benefit is \$1,000,000 contributory and non-contributory insurance combined.

Does a certificate holder have to take the entire accelerated benefit?

No. The certificate holder may choose to receive a partial accelerated benefit. If he or she does so, the insured's remaining coverage will stay in force.

If a certificate holder elects to receive only a partial accelerated benefit amount available under this rider, the remaining death benefit under the certificate must be at least \$25,000.

The certificate holder 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 a certificate holder elects 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 which apply to that insured will end. If the insured is a certificate holder, any other individual insured under his or her certificate will be allowed to convert any such insurance to a policy of individual life insurance according to the conversion right section of the group policy to which this rider 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 the certificate holder who requested the accelerated payment unless the certificate holder validly assigns them otherwise. If such certificate holder dies before all payments have been made, we will pay the remainder to the insured's beneficiary named under the 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 rider 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 rider terminate?

This rider will terminate on the earlier of:

- (1) the date we receive a written request to cancel this rider; or
- (2) the date the group policy is terminated.


Secretary


President

Accidental Death and Dismemberment Policy Rider

MINNESOTA LIFE

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

General Information

This rider is issued in consideration of the required premium and amends the group policy to which it is attached. This rider is subject to every term, condition, exclusion, limitation, and provision of the group policy unless otherwise expressly provided for herein. Coverage under this rider will not be included in any insurance issued under the conversion right section of the group policy.

What does this rider provide?

This rider provides a benefit for a certificate holder's 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 rider means that the certificate holder's 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 the certificate holder's coverage under this rider is in force. The certificate holder's death or dismemberment must occur within 365 days after the date of the injury and while his or her coverage under this rider is in force.

In no event will we pay the accidental death or dismemberment benefit where the certificate holder's 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) the certificate holder's 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 the certificate holder 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 the certificate holder's 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 the group policy. The benefit for other losses is paid to the certificate holder.

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 the certificate holder dies as a result of a covered accident which occurs while he or she is 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 the certificate holder was 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 the certificate holder 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 a certificate holder dies as a result of a covered accident, we will pay additional benefits for each child of 3% of the certificate holder's amount of AD&D insurance not to exceed \$2,000 per year per child as reimbursement for child care expenses for the certificate holder's 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 the certificate holder's 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) the certificate holder's 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 the certificate holder's:

- (1) biological child; or
- (2) adopted child; or
- (3) stepchild; or
- (4) any other child the certificate holder supports and lives within a parent-child relationship.

- (1) biological child; or
- (2) adopted child; or
- (3) stepchild; or
- (4) any other child the certificate holder supports and lives within a parent-child relationship; and

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.

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 the certificate holder's death; or enrolls in college or trade school within 365 days of the certificate holder's death.

Common Carrier Benefit

What is the common carrier benefit?

If the certificate holder dies as a result of a covered accident which occurs while he or she is 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 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.

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.

Dependent Child Education Benefit

What is the dependent child education benefit?

If a certificate holder dies as a result of a covered accident and he or she is survived by one or more dependent children, an Education Benefit of 5% of the certificate holder's AD&D amount of insurance, not to exceed \$5,000, is payable on behalf of each dependent child, as defined below.

Disappearance Benefit

What is the disappearance benefit?

If a certificate holder's body has not been found after one year from the date the conveyance in which he or she 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 the certificate holder has died as a result of an accidental injury which was unintended, unexpected and unforeseen. Such death shall be considered a covered loss under this rider.

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

- (1) four years from the date of the certificate holder's 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.

Exposure Benefit

What is the exposure benefit?

If a certificate holder is unavoidably exposed to the natural or chemical elements by reason of a covered accident and suffers 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 rider.

The first Education Benefit will be paid when:

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

Line of Duty

What is the Line of Duty Benefit?

If an insured employee is a public safety officer and suffers a loss for which a benefit is payable under this rider as a result of a covered accident which occurs while he or she is performing his or her 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 the member is taking action that by rule, regulation, law or condition of employment they 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

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 the certificate holder's:

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 the certificate holder's body to a mortuary if, as a direct result of a covered accident, the certificate holder dies while outside a 200 mile radius from his or her principal place of residence.

Seatbelt Benefit

What is the seatbelt benefit?

If the certificate holder dies as a result of a covered accident which occurs while he or she is 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 the certificate holder 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 a certificate holder dies as a result of a covered accident and he or she is survived by his or her spouse, a Spouse Training Benefit of 5% of the certificate holder's amount of AD&D insurance not to exceed \$5,000 is payable to the surviving spouse for costs incurred, as a result of the certificate holder's 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 the certificate holder's death.

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

- (1) four years from the date of the certificate holder's 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) the certificate holder's 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 the certificate holder's life insurance amount.

Termination

When does a certificate holder's coverage under this rider terminate?

A certificate holder's coverage ends on the earliest of:

- (1) the date the certificate holder is no longer covered for life insurance under the group policy; or
- (2) the certificate holder's 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 rider due to a certificate holder's accidental injuries equals the full amount of his or her insurance.

When does this rider terminate?

This rider will terminate on the earlier of:

- (1) the date we receive a written request to cancel this rider; or
- (2) the date the group policy is terminated.

pending and, where not forbidden by law, we reserve the right to have an autopsy performed in case of death.


Secretary


President

Additional Information

Do we have the right to obtain independent medical verification?

Yes. We retain the right to have the certificate holder medically examined at our expense whenever a claim is

Dependents Term Life Insurance Policy Rider

MINNESOTA LIFE

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

General Information

This rider is issued in consideration of the required premium and amends the group policy to which it is attached. The rider is subject to every term, condition, exclusion, limitation, and provision of the group policy unless otherwise expressly provided for herein. Any Accidental Death and Dismemberment coverage provided by a rider to the group policy will not apply to dependents coverage provided by this rider.

What does this rider provide?

This rider provides insurance on the lives of the insured employee's eligible dependents.

What members of the insured employee's family are eligible for insurance under this rider?

The following members of the insured employee's family are eligible for insurance under this rider:

- (1) the insured employee's lawful spouse who is not legally separated from the insured, and who meets any age requirements as shown on the specifications page attached to the group policy; and
- (2) the insured employee's lawful common law spouse as duly established under the law of the State of Oklahoma who meets any age requirements as shown on the specifications page attached to the group policy. An insured employee and his or her common law spouse must meet the following requirements:
 - (a) an actual and mutual agreement between a man and a woman to be husband and wife;
 - (b) a permanent relationship;
 - (c) an exclusive relationship;
 - (d) the parties to the marriage must hold themselves out publicly as husband and wife; and
 - (e) cohabitation as husband and wife.

The party asserting common law marriage must prove all of these elements by clear and convincing evidence. This can be done with evidence such as joint income tax returns filed as married, joint financial accounts at a bank, jointly held assets, joint credit cards, mortgages or leases, and any number of other sources; and

- (3) the insured employee's biological children, step children, if the employee lives with the child and his or her custodial parent, and any other children who live with the employee in a parent/child relationship. Other children include foster

children, legally adopted children and grandchildren of who the employee has been awarded custody or guardianship by a court or agency of competent jurisdiction. Stepchildren and other children who do not live with the employee are eligible if a court or agency of competent jurisdiction has placed responsibility with the employee for relevant expenses.

Any dependent who, subsequent to the effective date of the insured employee's certificate supplement for Dependents Term Life Insurance, 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 the group policy states that evidence of insurability is required; or
- (2) the insurance is contributory and the employee does not enroll for coverage under this rider within the enrollment period shown on the specifications page attached to the group policy; or
- (3) dependents insurance for which the employee previously enrolled did not go into effect or was terminated because the employee failed to make a required premium contribution; or
- (4) during a previous period of eligibility, the employee 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 rider.

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, the insured employee applies 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 the insured employee's insurance under the group policy 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 the group policy.

To whom will we pay the death benefit?

The death benefit payable under this rider will be paid to the insured employee if living, otherwise to his or her estate.

Termination

When does an insured dependent's coverage under this rider 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 an employee's written request that insurance on his or her eligible dependents be terminated; or
- (4) the date the employee is no longer covered under the group policy.

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

When does this rider terminate?

This rider will terminate on the earlier of:

- (1) the date we receive a written request to cancel this rider; or
- (2) the date the group policy is terminated.

Additional Information

What is the conversion right under this rider?

If an insured dependent's coverage under this rider terminates because he or she is no longer eligible, or because of the death of the insured employee, or because of termination or amendment of this rider, the insurance may be converted to a policy of individual insurance with Minnesota Life. Conversion may be requested by the insured employee, 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 the group policy to which this rider is attached will apply.



Secretary



President

Term Life Insurance Portability Policy Rider

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

General Information

This rider is issued in consideration of the required premium and amends the group policy to which it is attached. This rider is subject to every term, condition, exclusion, limitation and provision of the group policy unless otherwise expressly provided for herein.

What does this rider provide?

This rider provides for continuation of group life insurance for insureds who no longer meet the eligibility requirements of the group policy except as provided for herein.

To continue coverage under the provisions of this rider, an eligible insured 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 rider will then be deemed effective retroactive to the beginning of the 31-day period. This date is considered to be the insured's portability date and the insured is then considered to have portability status.

Who is eligible to continue insurance under this rider?

A certificate holder is eligible to continue insurance under this rider if he or she, except as provided by this rider, no longer meets the eligibility requirements of the group policy due to any of the following:

- (1) the employee terminates employment, including retirement; or
- (2) the employee is no longer in a class eligible for insurance or is 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.

The certificate holder will not be eligible to request coverage under this rider if he or she:

- (1) has attained the age of 85; or
- (2) has converted his or her insurance to an individual life policy under the terms of the group policy's conversion right section; or
- (3) was not actively at work due to sickness or injury on the day immediately preceding his or her portability date; or
- (4) loses eligibility due to termination of the group policy.

What insurance can be continued under this rider?

An insured's basic and supplemental insurance may be continued under this rider. If the certificate holder elects to continue his or her own coverage according to the provisions of this rider, he or she may also elect to continue contributory insurance for any other individual insured under his or her certificate. The certificate holder may also continue coverage under all supplements to such certificate which apply to contributory insurance and by which he or she was insured immediately preceding his or her portability date, except for the Waiver of Premium Term Life Insurance Rider, which shall terminate on the portability date.

The amount of insurance continued under this rider 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 rider?

The minimum amount of insurance that can be continued on the life of a certificate holder under this rider is \$10,000. The minimum does not apply to any other insureds covered under this rider.

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

The maximum amount of insurance that can be continued under this rider for a spouse or child is the amount of insurance that was in force on the portability date. For employee insurance, the maximum is the lesser of the amount of insurance that was in force on the portability date and the amounts shown below which are based upon the employee's age on his or her 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 rider 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 an insured employee's 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 a certificate holder request a change in his or her amount of insurance continued under this rider?

Yes. The certificate holder may elect to reduce the amount of insurance provided under his or her certificate. The remaining amount of insurance on the life of a certificate holder must be at least \$10,000.

The amount of insurance continued under this rider 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 rider be converted to a policy of individual insurance?

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

What happens if a certificate holder again becomes eligible under the group policy?

If a certificate holder who is continuing coverage under the provisions of this rider again meets the eligibility requirements of the group policy, not including the terms of this rider, he or she shall no longer be considered to have portability status. Insurance for that certificate holder may be provided only under the terms of the group policy, not including this rider, unless and until he or she no longer meets the eligibility requirements of the group

policy and again returns to portability status as provided for herein.

What happens to insurance provided under this rider 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 rider. 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 rider will remain in force until terminated by the provisions of the section entitled "When will insurance continued under this rider terminate?".

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

When will insurance continued under this rider terminate?

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

- (1) the certificate holder's 85th birthday except for an insured employee who continues employment with the employer; or
- (2) for an insured employee who continues employment with the employer beyond his or her 85th birthday, the date on which his or her employment terminates; or
- (3) the date the certificate holder again meets the eligibility requirements of the group policy, not including the terms of this rider; or
- (4) in the case of a dependent child or a spouse who is insured by a rider to the certificate holder's coverage, the date the certificate holder's coverage is no longer being continued under this rider, or the date the certificate holder's spouse or child ceases to be eligible as defined under the terms of the group policy; or
- (5) 31 days after the due date of any premium contribution which is not made.



Secretary



President

MINNESOTA LIFE

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

GROUP TERM LIFE INSURANCE POLICY • NONPARTICIPATING