

ReliaStar Life Insurance Company

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DISCLOSURE STATEMENT INFORMATION REGARDING ACCELERATED BENEFITS

The accelerated benefit rider provides an advanced payment of the Death Benefit if the eligible Insured is diagnosed with a Terminal Condition. The accelerated benefit pays a percentage of the Death Benefit otherwise payable, up to 50% as described in the Accelerated Benefit Rider, while the Insured is living.

"Terminal Condition" means a non-correctable illness or physical condition that, with a reasonable degree of medical certainty, will result in the death of the Insured in less than 12 months from the date of a Written statement, in a form acceptable to the Company, by a Physician.

Effect of Accelerated Benefit Payment

The accelerated benefit plus interest from the date of payment will be a lien against the Policy and any Riders that are a part of the Eligible Death Benefit. The initial amount of the lien will be the amount of the Accelerated Benefit plus any premiums or payments due under the Policy on the Benefit Date, plus an administrative charge not to exceed \$ 300. The amount payable at the death of the insured will be reduced by the amount of the lien. The Policyowner's access to the cash value of the Policy through surrender, withdrawal, loan or application of nonforfeiture provisions will also be limited to the excess of cash value over the amount of the lien. Any premiums required under the terms of the Policy will continue to be due and payable.

Example

Following is an *example* of the effect of an accelerated benefit payment on a \$20,000 policy.

1. Death benefit of policy before accelerated benefit payment requested (Policy face amount)	\$20,000
2. Amount of accelerated benefit payment (50%)	\$10,000
3. Amount of Policy Lien created at the time of accelerated payment The Policy Lien is the sum of: amount of accelerated payment - \$10,000 any due but unpaid premiums - \$0 administrative charge - \$300 interest* accrued daily from the date of accelerated payment - \$0	\$10,300
4. Amount of death benefit available on date of accelerated payment The death benefit is based on: Policy face amount - \$20,000 minus Policy Lien - \$10,300	\$ 9,700
5. Death benefit at insured's death 3 months after accelerated payment The death benefit is based on: Policy Face amount - \$20,000 minus the amount of the initial Policy Lien - \$10,300 minus the amount of interest* accrued on the Policy Lien - \$200.09	\$9,499.91

* Assumes 8% interest. Interest rate will be based on the greater of the current yield on 90 day treasury bills or the current maximum statutory adjustable policy loan interest rate.

Tax Consequences

Receipt of accelerated benefit payments may be taxable. The insured should seek assistance from a personal tax advisor prior to making a claim.

Effect on Medicaid or Other Program Eligibility

Receipt of accelerated benefit payments may adversely affect the insured's eligibility for Medicaid or other government benefits or entitlements.

I acknowledge that I have received this disclosure statement.

Signature of Applicant/Date

Signature of Agent/Date