



NEVADA DISCLOSURE STATEMENT FOR GROUP CRITICAL ILLNESS INSURANCE

ReliaStar Life Insurance Company, Minneapolis, MN
20 Washington Ave. South, Minneapolis, MN 55440
Phone: 800-955-7736

THIS DISCLOSURE IS A SUMMARY OF THE GROUP POLICY ONLY. PLEASE READ YOUR POLICY FOR A COMPLETE DESCRIPTION OF POLICY PROVISIONS.

ReliaStar Life Insurance Company provides group critical illness benefits if an insured person is diagnosed with a covered critical illness and qualifies to receive benefits while insured under the group policy.

All exclusions and limitations are described in the certificate of coverage and riders.

ReliaStar Life Insurance Company issues its critical illness insurance policies to eligible groups for group health insurance as allowed by Nevada law.

Premium rates are based on the following underwriting factors:

- Plan design;
- Plan demographics; and
- Analysis of previous claims experience.

Premium rates may be changed on any premium due date after the initial premium rate guarantee ends. Premium rates may also be changed at any time for reasons which affect the risk assumed, including but not limited to any of these:

- A change occurs in the policy design.
- The number of insured persons changes by 15% or more.
- A new law or a change in any existing law is enacted which applies to the policy.

We will notify the Policyholder in writing at least 60 days before a premium rate is changed.

The group policy is conditionally renewable on an annual basis.