

**YOUR
GROUP
LIFE INSURANCE
PLAN**

For Members of
National Interscholastic Athletic Administrators Association

SCHEDULE OF BENEFITS

Basic Life Insurance

MEMBER:

Amount of Life Insurance:
\$2,500

MEMBER'S INSURANCE

Eligibility

You are eligible for insurance on the latest of the following dates:

- The Group Policy's Effective Date, January 1, 2001.
- The date the member becomes a member of the Participating Organization.
- The date your Covered Class becomes eligible for coverage.

You must meet the following conditions to become and remain insured:

You must –

- Be eligible for the insurance.
- Apply for the insurance.
- Belong to a Covered Class.
- Be actively performing the normal duties of your occupation.
- Be at least age 18 and under age 60 on the date of application.
- Give to ReliaStar Life proof of good health, which it approves, if the employee applies after converting any part of this insurance under the Conversion Right.

The member may be required to pay for the cost of obtaining proof of good health.

Effective Date of Insurance

Your insurance starts on the first day of the month on or after the latest of the following dates:

- You become eligible for insurance;
- You apply for insurance, if proof of good health is not required;
- ReliaStar Life approves your proof of good health; or
- Your premium is received during your lifetime.

Termination of Insurance

Your insurance stops on the earliest of the following dates:

- The date the Group Policy stops.
- The date coverage of your Covered Class stops.
- The date you are no longer eligible for insurance under your Covered Class.
- The Covered Class Anniversary Date on or after your 70th birthday.
- The end of the period for which you paid premiums, if you do not make the next required premium contribution when due.

ReliaStar Life stops providing a specific benefit to you on the date that benefit is no longer provided under your Covered Class.

LIFE INSURANCE

Life Insurance

ReliaStar Life pays a death benefit to your beneficiary if written proof is received that you have died while this insurance is in force. The death benefit is the amount of Life Insurance shown on the Schedule of Benefits in effect on the date of your death.

ReliaStar Life pays the death benefit for all causes of death. However, if you commit suicide, while sane or insane, within 2 years of the date your insurance starts, ReliaStar Life will refund only the amount of premiums paid for your Life Insurance under the Group Policy. ReliaStar Life will not pay a death benefit.

Beneficiary

The beneficiary is named to receive the proceeds to be paid at your death. You may name more than one beneficiary.

You may name, add or change beneficiaries by written request as described below. You may also choose to name a beneficiary that you cannot change without his or her consent. This is an irrevocable beneficiary.

You may name, add or change beneficiaries by written request if all of the following conditions are met:

- Your coverage is in force.
- ReliaStar Life has written consent of all irrevocable beneficiaries.
- You have not assigned the ownership of your insurance. The rights of an assignee are described in the Assignment section.

All requests are subject to the approval of ReliaStar Life. A change will take effect as of the date it is signed but will not affect any payment ReliaStar Life makes or action it takes before receiving your notice.

Payment of Proceeds

ReliaStar Life pays proceeds to the beneficiary. If there is more than one beneficiary, each receives an equal share, unless you have requested otherwise, in writing. To receive proceeds, a beneficiary must be living on the earlier of the following dates:

- The date ReliaStar Life receives proof of your death.
- The tenth day after your death.

If there is no eligible beneficiary or if you did not name one, ReliaStar Life pays the proceeds in the following order:

1. Your spouse.
2. Your children.
3. Your parents.
4. Your estate.

The person must be living on the tenth day after your death.

Settlement Options

Settlement options are alternative ways of paying the proceeds under the Group Policy. Proceeds is the amount of each benefit ReliaStar Life pays when you die. To find out more about settlement options, please contact ReliaStar Life.

RELIASTAR LIFE INSURANCE COMPANY

P.O. Box 20-Minneapolis, MN 55440

REQUEST FOR AMENDMENT OF GROUP PLAN(S)**MAX ADMINISTERED CASES***Please be complete and specific in your request*

Group Policyholder: National Interscholastic Athletic
Administrators Association

Group Policy Number(s): 31466-8

Effective Date of Amendment: 01/01/2003

(If possible, the effective date should be the first day of a policy month.)

Request is hereby made to ReliaStar Life Insurance Company for the following revision(s) to the Group Plan(s) indicated above.

The revisions apply to the following coverages:			
<input checked="" type="checkbox"/> Basic Life	<input type="checkbox"/> Basic AD&D	<input type="checkbox"/> Basic Dep Life	<input type="checkbox"/> Basic Dep AD&D
<input type="checkbox"/> Suppl Life	<input type="checkbox"/> Suppl AD&D	<input type="checkbox"/> Suppl Dep Life	<input type="checkbox"/> Suppl Dep AD&D
<input type="checkbox"/> Portable Life	<input type="checkbox"/> Portable AD&D	<input type="checkbox"/> Portable Dep Life	<input type="checkbox"/> Portable Dep AD&D
<input type="checkbox"/> Paid-Up Life	<input type="checkbox"/> STD	<input type="checkbox"/> LTD	<input type="checkbox"/> Dental
<input type="checkbox"/> IER	<input type="checkbox"/> AER	<input type="checkbox"/> Other:	

Effective January 1, 2003, Bollinger Insurance, PO Box 390, 830 Morris Turnpike, Short Hills, NJ 07078-0647 is named broker for the National Interscholastic Athletic Administrators Association.

Dated 9/4/03 Group Policyholder NATIONAL INTERSCHOLASTIC ATHLETIC
ADMINISTRATORS ASSOCIATION
By [Signature]
Title NATIONAL DIRECTOR