Certificate Booklet Distribution Guidelines

ReliaStar Life Insurance Company

We (the insurer) are required to provide a certificate booklet to each insured individual. As part of fulfilling this requirement, we have provided an electronic copy of the Certificate Booklet(s). If requested, you will also be provided with paper copies of the Certificate Booklet(s) for distribution.

We have developed guidelines that need to be adhered to when distributing electronic Certificate Booklet(s) to your employees. These guidelines are as follows:

- Employees have the ability and opportunity to access, as well as print, the Certificate Booklets at his or her worksite. If there are instances where employees do not have the ability to access the Certificate Booklets electronically at their worksite you will provide them with a paper copy.
- You will provide each employee with a written or electronic notice that the Certificate Booklets are available through electronic means.
- You will not alter the text and appearance of the Certificate Booklets in any way. They must be delivered exactly as provided by us and secured against unauthorized use by employees and other parties.
- Certificate Booklets and any subsequent updates will be distributed to employees within 30 calendar days of receipt of the electronic files from us (the insurer).

If you are unable to comply with these guidelines, please contact your representative.