

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

This Certificate Endorsement is a part of the Certificate of Insurance describing the benefits available to you under Group Policy No. 32491-G, Policyholder State of Illinois, and should be attached to that Certificate.

Covered Classes to which this Certificate Endorsement applies: All classes

Effective Date of Change: July 1, 2004

Your Certificate of Insurance is Changed as Follows:

1. Sections II and III of the Certificate Specifications page (p. 3 of your certificate) are replaced with the following:

II. Optional Life Coverage

Eligible Class

Amount of Insurance

Active members

One, two, three, four, five, six, seven or eight times the basic life insurance amount, as elected by the member, to a maximum of \$3,000,000 when combined with basic life insurance.

Up to four times the basic life amount is guaranteed issue if elected within the 10-day initial enrollment period. An amount above four times the basic life amount or any amount requested after the 10-day enrollment period will require satisfactory evidence of insurability.

Immediate annuitants

For annuitants under age 60: One, two, three, four, five, six, seven or eight times the basic life insurance amount, as elected by the member, to a maximum of \$3,000,000 when combined with basic life insurance. For annuitants age 60 or older: one, two, three or four times the basic life insurance amount as elected by the member.

Survivors of employees and immediate annuitants (prior to September 22, 1979)

One, two, three or four times the basic life insurance amount, as elected by the member.

Spouse

\$10,000, except that for spouses of annuitants age 60 or over and survivors of employees and immediate annuitants prior to September 22, 1979 it shall be \$5,000.

Child

\$10,000, except that for survivors of employees and immediate annuitants prior to September 22, 1979 it shall be \$5,000.

Survivors of employees and immediate annuitants on or after September 22, 1979

\$5,000

Optional life coverage is contributory insurance.

III. Optional Accidental Death and Dismemberment (AD&D) Coverage

Eligible Class

Amount of Insurance

Active members, immediate annuitants, and their survivors (prior to September 22, 1979)

The member may choose the amount to be equal to his/her basic life insurance amount, or the combined amount of his/her basic and optional life insurance, subject to a total maximum of five times his/her basic life insurance amount or \$3,000,000, whichever is less.

AD&D coverage is contributory insurance.

2. The following text is added to item "(2) Annuitants" under the definition of eligible member on p. 4 of your certificate:

Special ARCP Provision: Employees who were vested under the State Employees Retirement System who elected the Alternative Retirement Cancellation Payment (ARCP) per Illinois Public Act #93-0839 may be eligible for State Group Insurance coverage. An ARCP Recipient who would have otherwise qualified for an annuity within one year of leaving state service will be eligible for the same Group Insurance benefits as an Immediate Annuitant. An ARCP Recipient who would have otherwise qualified for an annuity more than one year from the date of leaving state service will be eligible for the same Group Insurance benefits as a Deferred Annuitant.

3. On the Term Life Insurance Portability Certificate Supplement, the "What insurance can be continued under this supplement?" section, found on p. 14 of your certificate, is replaced with the following:

What insurance can be continued under this supplement?

Only your optional life insurance that you are no longer eligible for otherwise may be continued under this supplement, subject to the maximums stated below. You cannot continue your basic life, dependent life or AD&D insurance. All certificate supplements other than this supplement and the Accelerated Benefits Certificate Supplement will terminate on your portability date.

The amount of optional life insurance that can be continued is the amount of optional insurance in force immediately prior to your portability date, not to exceed four times your basic life insurance amount, less any amount you are eligible for as an immediate annuitant.

The amount is subject to the following maximums, based on your age on your portability date:

| <u>Age</u> | <u>Maximum Amount</u> |
|--------------|---|
| Less than 65 | \$500,000 |
| 65 – 69 | the lesser of 65% of the amount determined above or \$325,000 |
| 70 – 79 | the lesser of 25% of the amount determined above or \$125,000 |

When you attain age 65 after porting your coverage, your insurance will reduce to 65% of the amount in force immediately prior to attaining age 65. When you attain age 70 after porting your coverage, your insurance will reduce to 25% of the amount in force immediately prior to age 65 (if you ported coverage after age 65 the 25% reduction will be based on your amount in force immediately prior to your portability date).

If your insurance is reduced because you are over age 65, your premium will be based on the reduced amount of insurance.

Regardless of your age, the minimum amount of insurance to be continued is \$5,000.

4. On the Term Life Insurance Portability Certificate Supplement, the "When will your insurance continued under this supplement terminate?" section, found on p. 15 of your certificate, is replaced with the following:

When will insurance continued under this supplement terminate?

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

- (1) your 80th birthday; or
- (2) the date you again meet the eligibility requirements of your certificate, not including the terms of this supplement; or
- (3) 31 days after the due date of any premium contribution which is not made.

5. On the Accelerated Benefits Certificate Supplement, page 16 of your certificate, all references to a life expectancy of 12 months are replaced with a life expectancy of 24 months.

All other terms and provisions of the Certificate will apply, other than as stated in this endorsement.



Secretary



President