

**YOUR  
GROUP  
LIFE INSURANCE  
PLAN**



# CONTENTS

CERTIFICATION PAGE .....	1
SCHEDULE OF BENEFITS .....	2
Basic Life Insurance (Plan A) .....	2
Basic Accidental Death and Dismemberment (AD&D) Insurance (Plan A) .....	2
Supplemental Life Insurance (Plan B) .....	3
Supplemental Accidental Death (AD) Insurance (Plan B) .....	3
Accelerated Life Benefit for Supplemental Life Insurance (Plan B) .....	3
Dependent Basic Life Insurance (Plan A) .....	4
Dependent Basic Accidental Death and Dismemberment (AD&D) Insurance (Plan A) .....	4
Dependent Supplemental Life Insurance (Plan B) .....	4
MEMBER INSURANCE .....	6
DEPENDENT'S INSURANCE .....	7
LIFE INSURANCE .....	9
Member's Insurance .....	9
Waiver of Life Insurance Premium Disability Benefit .....	9
Accelerated Life Benefit .....	10
Accidental Death (AD) Insurance .....	11
Accidental Death & Dismemberment (AD&D) Insurance - (Plan A) .....	12
Dependent's Life Insurance .....	13
Dependent's Accidental Death & Dismemberment (AD&D) Insurance - (Plan A) .....	13
CONVERSION RIGHTS .....	15
CLAIM PROCEDURES .....	16
GENERAL PROVISIONS .....	17
DEFINITIONS .....	18

B-11788 (4-09)

Group Annual Term Acct 2

C00TC

**IF YOU HAVE A QUESTION ABOUT YOUR POLICY, IF YOU NEED ASSISTANCE WITH A PROBLEM, OR IF YOU HAVE QUESTIONS ABOUT A CLAIM, YOU MAY WRITE OR CALL US AT:**

**ReliaStar Life Insurance Company**

**P.O. Box 20**

**Minneapolis, Minnesota 55440**

**Telephone Number: (800) 955-7736**

**YOU WILL NEED TO PROVIDE YOUR POLICY NUMBER WITH ANY COMMUNICATION.**

**IF YOU DO NOT REACH A SATISFACTORY RESOLUTION AFTER HAVING DISCUSSIONS WITH US, OR OUR AGENT OR REPRESENTATIVE, OR BOTH, YOU MAY CONTACT THE FOLLOWING UNIT WITHIN THE DEPARTMENT OF INSURANCE THAT DEALS WITH CONSUMER AFFAIRS:**

**California Department of Insurance**

**Consumer Communications Bureau**

**300 South Spring Street, South Tower**

**Los Angeles, California 90013**

**Outside Los Angeles: 1-800-927-HELP (1-800-927-4357)**

**Los Angeles: (213) 897-8921**

**RELIASTAR LIFE INSURANCE COMPANY  
Minneapolis, Minnesota 55440**

ReliaStar Life Insurance Company (ReliaStar Life) certifies that it has issued the Group Policy listed below to the Policyholder. All benefits are controlled by the terms and conditions of the Group Policy. The Group Policy is on file in the Policyholder's office. You may look at the Group Policy there. ReliaStar Life also certifies that the person named below is insured under the Group Policy.\*

66326-3-ASSNLFG  
Insurance and Benefits Trust of  
Peace Officers Research Association of California

\*If you are actively at work on the effective date. If you are not, your insurance is effective on the date you return to active work.

The insurance included in this certificate applies to you only if you have elected and are insured for it.

The Dependent's Insurance part of this certificate applies to you only if you are insured for it.

Your beneficiary is the last beneficiary you named, according to the records on file in ReliaStar Life's Home Office or on file with the Plan Administrator, if applicable. You may change your beneficiary any time, according to the terms of the Group Policy.

The certificate summarizes and explains the parts of the Group Policy which apply to you. This certificate is not an insurance policy. In any case of differences or errors, the Group Policy rules.

This certificate replaces any other certificates ReliaStar Life may have given you under the Group Policy.



Registrar

## SCHEDULE OF BENEFITS

### Basic Life Insurance (Plan A)

**Class 1** Active member or employee of a Participating Unit of Peace Officers Research Association of California that elects to provide Plan A Insurance.

**Class 3** A retired member or retired employee of a Participating Unit that elects to provide Plan A Insurance for retirees.

<b>Class</b>	<b>Amount of Life Insurance</b>
Class 1*	One of the following amounts selected by your Participating Unit: Any multiple of \$1,000 to a maximum amount of \$115,000
Class 3	One of the following amounts selected by your Participating Unit: Any multiple of \$1,000 to a maximum amount of \$10,000

\* For Plan A, Class 1, beginning on and after the 60th birthday, ReliaStar Life decreases the amount of your Life Insurance. ReliaStar Life pays a percentage of the amount otherwise payable –

- from your 60th birthday to age 65, ReliaStar Life pays 65%.
- from your 65th birthday to age 70, ReliaStar Life pays 45%.
- from your 70th birthday to age 75, ReliaStar Life pays 30%.
- from your 75th birthday to age 80, ReliaStar Life pays 15%.
- from your 80th birthday and after, ReliaStar Life pays 10%.

### Basic Accidental Death and Dismemberment (AD&D) Insurance (Plan A)

	<b>Amount of Accidental Death and Dismemberment (AD&amp;D) Insurance</b>
Class 1	One of the following amounts selected by your Participating Unit: Any multiple of \$1,000 to a maximum amount of \$115,000
Class 3	One of the following amounts selected by your Participating Unit: Any multiple of \$1,000 to a maximum amount of \$10,000

Plan A, Class 1 and Class 3 AD&D Insurance, terminates on the January 1st on or after age 70.

## SCHEDULE OF BENEFITS

### Supplemental Life Insurance (Plan B)

**Class 2:** All other Active Members

**Class 4:** All other Retired Members

#### Class

Class 2 or 4 Active Members and Retired Members in good standing with PORAC may be insured for only one of the following options:

#### Amount of Life Insurance

##### Option B1\*\*\*

Available to Active and Retired Members insured for contributory insurance under a prior plan, prior to 6/1/1999

An amount of insurance which equals the amount of contributory life insurance under the Prior Plan on the day before you became insured under ReliaStar Life's plan.

##### Option B2\*\*\*

Available to Active Members and Retired Members who retired after June 1, 1999

\$25,000 to \$1,000,000 in \$25,000 increments

##### Option B3

Terminating option for retired members who retire on or after August 1, 2007

100% of your Life Insurance amount in effect immediately prior to retirement.  
For Option B3, Insurance terminates on the January 1st on or after age 60.

##### Option B4\*\*\*

Reducing option for retired members who retire on or after August 1, 2007

10% of your Life Insurance amount in effect immediately prior to retirement

### Supplemental Accidental Death (AD) Insurance (Plan B)

#### Amount of Supplemental Accidental Death (AD) Insurance

Class 2 and 4 Members, Active and Retired\*\*\*

If elected, \$25,000 to \$500,000 in \$25,000 increments

Members insured for Supplemental Life Insurance with an effective date prior to 10/1/2008 will receive a benefit increase at the time of claim as follows:

- Under age 50, 15% benefit increase.
- Age 50 and above, 5% benefit increase.

\*\*\*For Plan B, for members with Option B1, B2, or B4, beginning on and after the 60th birthday, ReliaStar Life decreases the amount of your insurance. ReliaStar Life pays a percentage of the amount otherwise payable –

- from your 60th birthday to age 65, ReliaStar Life pays 65%.
- from your 65th birthday to age 70, ReliaStar Life pays 45%.
- from your 70th birthday to age 75, ReliaStar Life pays 30%.
- from your 75th birthday to age 80, ReliaStar Life pays 15%.
- from your 80th birthday and after, ReliaStar Life pays 10%.

### Accelerated Life Benefit for Supplemental Life Insurance (Plan B)

This benefit is equal to 50% of your amount of Supplemental Life Insurance in force, or \$100,000, whichever is less. You must have at least \$20,000 in Life Insurance coverage in force to qualify for this benefit.

## SCHEDULE OF BENEFITS

### Dependent Basic Life Insurance (Plan A)

	Amount of Life Insurance
Class 1 or Class 3 - Spouse or Domestic Partner*:	\$5,000 or \$10,000, as selected by your Participating Unit
Class 1 or Class 3 - Child (each) • less than 21 years of age and student dependent 21 but less than 25	\$5,000 or \$10,000, as selected by your Participating Unit

### Dependent Basic Accidental Death and Dismemberment (AD&D) Insurance (Plan A)

	Amount of AD&D Insurance
Class 1 - Spouse or Domestic Partner*:	\$5,000 or \$10,000 as selected by your Participating Unit
Class 1 - Child (each) • less than 21 years of age and student dependent 21 but less than 25	\$5,000 or \$10,000 as selected by your Participating Unit
Class 3 - Spouse, Domestic Partner, or Child:	None

Amount of Dependents AD&D Insurance for your Spouse or Child Dependent may not exceed 50% of the amount of your AD&D Insurance.

### Dependent Supplemental Life Insurance (Plan B)

	Amount of Life Insurance
Plan B - Active Members and retired members in good standing of PORAC/RPOAC Spouse or Domestic Partner*	If elected, \$25,000 to \$500,000, in \$25,000 increments
Plan B - Child (each) • less than 21 years of age and student dependent 21 but less than 25	If elected, \$5,000 or \$10,000

The Dependent's amount of insurance cannot exceed 50% of the Member's amount of insurance.

\* For spouses or domestic partners, beginning on and after the 60th birthday, ReliaStar Life decreases the amount of your insurance. ReliaStar Life pays a percentage of the amount otherwise payable –

- from your 60th birthday to age 65, ReliaStar Life pays 65%.
- from your 65th birthday to age 70, ReliaStar Life pays 45%.
- from your 70th birthday to age 75, ReliaStar Life pays 30%.
- from your 75th birthday to age 80, ReliaStar Life pays 15%.
- from your 80th birthday and after, ReliaStar Life pays 10%.

### Proof of Good Health for Life Insurance

All members must complete an application form for any new coverage or to increase coverage (including dependent coverage) when proof of good health is required.

Proof of good health will be required if any of the situations described below apply:

- For new Academy graduates (first time hires), for amounts of Life Insurance in excess of \$250,000.
- For all other members, for any amount of Plan B Life Insurance.
- For any elected increase to your amount of Plan B Life Insurance.
- For new Academy graduates (first time hires), for any amount of Life Insurance, if you apply more than 90 days after the date you become eligible.
- For any Class 3 Members, for an amount of Plan B Life Insurance equal to the amount of your Plan A Life Insurance, if you apply more than 31 days immediately following your retirement.

## **SCHEDULE OF BENEFITS**

- For any amount of Plan A Basic Dependent Life Insurance, if you do not join PORAC within 12 months of becoming eligible.
- For any amount of Plan B Supplemental Spouse/Domestic Partner Dependent Life Insurance, whether or not you apply within 90 days.
- For Plan B Dependent Child Life Insurance, for any increase to the amount of insurance.
- For Plan B Dependent Child Life Insurance, for any amount of Life Insurance, if you apply more than 31 days after the date you become eligible.

# MEMBER INSURANCE

## **Eligibility**

The member is eligible on the later of the following dates:

- The Group Policy's Effective Date.
- The date the member becomes a member of PORAC.

The member must meet the following conditions to become insured:

- Be eligible for the insurance.
- Be actively performing the normal duties of your occupation.
- Be at least age 18 and under age 70 on the date of application.
- Give to ReliaStar Life proof of good health it accepts, with or without expense to ReliaStar Life as applicable, if requested.

## **Effective Date of Member's Insurance**

Insurance starts on the first day of the first month on or after the later of the following dates:

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

## **Effective Date of Change in Amount of Insurance**

If there is an increase in the amount of your insurance, the increase will take effect on the first day of the month on or next following the date of the increase.

If there is a decrease in the amount of your insurance, the decrease will take effect on the first day of the month on or next following the date of the decrease.

## **Termination of Insurance**

Your insurance stops on the earliest of the following dates:

- The last day of the month during which you were last actively at work for a Participating Unit member of the Policyholder, unless you are a Class 3 or 4 member.
- The last day of the month during which you are no longer eligible for insurance under the Group Policy.
- The date the Group Policy stops.
- The end of the period for which you paid premiums, if you do not make the next required premium contribution when due.
- The date your Participating Unit stops participating in the Trust or discontinues participation under the Group Policy.
- The date the Trust, Insurance and Benefits Trust of Peace Officers Research Association of California, terminates.
- For Plan A Accidental Death and Dismemberment, the January 1st Anniversary date on or after your 70th birthday.
- For members enrolled in Plan B, Option B3, the January 1st on or after your 60th birthday.
- For Accelerated Life Benefit, the date your Life Insurance stops.
- For AD Insurance or AD&D Insurance, the date your Life Insurance stops or the date Life Insurance premiums are waived under the Waiver of Life Insurance Premium Disability Benefit.

ReliaStar Life stops providing a specific benefit to you on the date that benefit is no longer provided under the Group Policy.

## DEPENDENT'S INSURANCE

**NOTE: YOUR DOMESTIC PARTNER AND YOUR DOMESTIC PARTNER'S CHILDREN MAY BE ELIGIBLE FOR INSURANCE UNDER THIS PLAN, AS DEFINED UNDER DEFINITIONS OF DOMESTIC PARTNER AND DEPENDENT. YOU SHOULD CONSULT WITH YOUR PERSONAL TAX ADVISER TO ASSESS POSSIBLE TAX IMPLICATIONS.**

### Eligibility

You are eligible for Dependent's Insurance on the later of the following dates:

- The date you are eligible for Member's insurance.
- The date you first acquire a dependent as defined.

You must meet all of the following conditions to become insured for Dependent's Insurance:

You must –

- for Basic Dependent Insurance, Plan A, be insured for Member's Basic Life Insurance, Plan A.
- for Supplemental Dependent Insurance, Plan B, be insured for Member's Supplemental Life Insurance, Plan B.
- apply for Dependent's Insurance. You must apply for all dependents you have within 31 days of the date you are eligible for Dependent's Insurance.
- give ReliaStar Life proof of good health for your dependents which it accepts, with or without expense to ReliaStar Life as applicable, if requested.

If you and your spouse or domestic partner are insured under the Group Policy, either you or your spouse or domestic partner, but not both, can apply for Dependent's Insurance.

Any person eligible for insurance as an employee under the Group Policy is not considered an eligible dependent for Dependent's Insurance.

### Effective Date of Dependent's Insurance

Your dependent's insurance starts on the latest of the following dates:

- The date you become eligible for Dependent's Insurance.
- The date of your dependent's final discharge from any facility for care and treatment of sickness or accidental injury, for any dependent, other than a newborn, who is confined in such facility on the date your Dependent's Insurance starts.
- The date ReliaStar Life approves your dependent's proof of good health, if proof is required by ReliaStar Life.
- The date you apply for Dependent's Insurance.
- The date ReliaStar Life receives your premium for dependent's insurance.

### Termination of Insurance

Your Dependent's Insurance stops on the earliest of the following dates:

- The date the Dependent's Insurance part of the Group Policy stops.
- The date the Group Policy terminates.
- The end of the period for which you made your last premium contribution for Dependent's Insurance if you do not make a required contribution when due.
- The date your insurance stops.
- For each insured dependent, the last day of the month during which your insured dependent no longer meets the definition of dependent.
- The date the Dependent's Insurance part of the Group Policy is converted under the Conversion Right.

ReliaStar Life stops providing a specific benefit under your Dependent's Insurance on the date that benefit is no longer provided under the Group Policy.

### Termination of Eligibility as a Student Dependent

Your student dependent is no longer an eligible student if your student dependent is 21 years or older and did not complete at least 8 months of full-time school attendance in the last 12 months, or does not meet the definition of dependent.

If your insured student dependent is unable to attend school full-time because of sickness or accidental injury, ReliaStar Life will continue the insurance until the first day of the next regular semester or quarter following your student dependent's recovery from sickness or accidental injury, or until your student dependent does not meet the definition of dependent.

## DEPENDENT'S INSURANCE

### **Family and Medical Leave Act of 1993**

If your coverage remains in force due to a certified leave under the FMLA, then your dependents' coverage will also remain in force so long as you continue to meet the requirements as set forth in the FMLA.

### **Continuation of Insurance in Event of Your Death**

Your insured dependent's insurance may be continued for five months after your death. Premiums will not be charged. Your insured dependent's continuation is subject to all other terms of the Group Policy.

### **Handicapped Dependent Child**

If your insured dependent child is physically handicapped or mentally retarded and reaches the maximum age for Dependent's Insurance, you may continue this child's insurance as long as all required premiums are paid. You must give ReliaStar Life proof that:

- The child is handicapped and not self-supporting.
- The child became handicapped before reaching the maximum age for Dependent's Insurance.
- The child is dependent on you for support.

Proof must be given within 31 days after the date the child reaches the maximum age for insurance. Before granting a continuation of this child's insurance, ReliaStar Life may require that a doctor examine the child. ReliaStar Life will specify the doctor and pay the fee for all exams ReliaStar Life requires. During the 2 years after the child reaches the maximum age, ReliaStar Life may ask for regular proof of the child's continued handicap. After the 2 year period, ReliaStar Life will not ask for proof, including doctor's exams, more often than once a year.

This handicapped child's continuation stops on the **earliest** of the following dates:

- The date the child becomes covered under any other group plan.
- The date the child is no longer handicapped.
- The date you do not give ReliaStar Life proof of the child's handicap when requested.
- The end of the period for which you paid premiums for this continuation, if you do not make the next required premium contribution when due.
- The date your Dependent's Insurance would otherwise stop under the Group Policy.

The Conversion Right will be available to your insured dependent child when all continuation is exhausted.

### **Conversion of Dependent's Insurance**

Your Dependent's Insurance can be converted for a new individual life insurance policy without proof of good health. The conversion must be made within 31 days after the first of these dates:

- The date you convert the policy.
- The date you die.
- The date the insured dependent no longer meets the definition of dependent.

The new policy will be issued for up to one times the amount of the Dependent's Insurance.

# LIFE INSURANCE

## **Member's 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, for Supplemental Life Insurance, if you commit suicide, while sane or insane, within 2 years of the date your insurance starts, ReliaStar Life will refund the amount of premiums paid for your Supplemental Life Insurance under the Group Policy instead of paying a death benefit.

## **Waiver of Life Insurance Premium Disability Benefit**

### **Applicable to Supplemental Life Insurance only**

ReliaStar Life waives your Life Insurance premium that becomes due while you are totally disabled. The premium will be waived if you satisfy certain conditions. When ReliaStar Life waives a premium, the amount of Life Insurance equals the amount that would have been provided if you had not become totally disabled. That amount will reduce or stop according to the Schedule of Benefits in effect on the date total disability begins.

When ReliaStar Life waives a premium it includes Life Insurance, Waiver of Premium, and Accelerated Life Benefit.

### **Conditions, Notice and Proof of Total Disability**

ReliaStar Life requires written notice of claim and proof of total disability to waive your premium. All of the following conditions must also be met:

- Total disability must begin before your 60th birthday.
- You are insured for the Waiver of Life Insurance Premium Disability Benefit on the date you become totally disabled.
- You must be continuously totally disabled for at least six months.
- You continue to be totally disabled.
- Your insurance is in force when you suffer the sickness or accidental injury causing the total disability.
- All premiums are paid up to the date total disability begins.

ReliaStar Life needs written notice of claim before it waives any premium. This notice must be received –

- while you are living,
- while you are totally disabled, and
- within one year from the date total disability begins. If you cannot give ReliaStar Life notice within one year, your claim is still valid if you show you gave ReliaStar Life notice as soon as reasonably possible.

ReliaStar Life needs proof of your total disability before any premiums can be waived. ReliaStar Life may require you to have a physical exam by a doctor it chooses. ReliaStar Life pays for that exam. ReliaStar Life can only require one exam a year after premiums have been waived for 2 full years.

When ReliaStar Life approves your proof of total disability, premiums are waived as of the sixth month following the date you became totally disabled. ReliaStar Life refunds to you any premium paid for the period during which premiums are not required to be paid under the Waiver of Life Insurance Premium Disability Benefit.

### **Termination of Waiver of Premium**

ReliaStar Life stops waiving premiums on the earliest of the following dates:

- The date you are no longer totally disabled.
- The date you do not give ReliaStar Life proof of total disability when asked.
- For members, the Group Policy Anniversary Date on or after your 70th birthday.
- The date your Life Insurance terminates according to the Schedule of Benefits.

If ReliaStar Life stops waiving your premiums, your Life Insurance will stay in force only if all of the following conditions are met:

- The Life Insurance under the Group Policy is still in force.
- You are eligible for insurance under the Group Policy.
- Your premium payments are resumed.

# LIFE INSURANCE

The amount of Life Insurance that stays in force will be the amount shown on the Schedule of Benefits in effect on the date your premium payments are resumed.

If you apply for and are issued an individual policy under the Conversion Right of the Group Policy, this Waiver of Premium is not available unless you surrender the individual conversion policy to ReliaStar Life and this disability commenced while you were insured under the Group Policy. ReliaStar Life will then refund all premiums paid for the individual conversion policy.

## **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 or domestic partner.
2. Your natural and adopted 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 or when you receive a lump sum amount under the Accelerated Life Benefit. To find out more about settlement options, please contact ReliaStar Life.

## **Accelerated Life Benefit**

ReliaStar Life pays this benefit if it has been determined that you have a terminal condition. Accelerated Life Benefit proceeds is the amount ReliaStar Life pays to you or your legal representative while you are living when it has been determined that you have a terminal condition. The Accelerated Life Benefit proceeds are paid in one lump sum and are paid only once. This lump sum payout is the only Settlement Option available to you prior to your death.

The Accelerated Life Benefit is the amount shown on the Schedule of Benefits in effect on the date you apply for Accelerated Life Benefit proceeds. You will not be able to increase your Life Insurance benefit after the time you apply for the Accelerated Life Benefit, unless it is determined that you are ineligible to receive Accelerated Life Benefit proceeds.

To receive the Accelerated Life Benefit, **all** of the following conditions must be met.

You must:

- request this benefit in writing while you are living. If you are unable to request this benefit yourself, your legal representative may request it for you.

# LIFE INSURANCE

- be insured for Life Insurance benefits under this Group Policy.
- have Life Insurance benefits of at least \$20,000 as shown on the Schedule of Benefits.
- provide to ReliaStar Life a doctor's statement which gives the diagnosis of your medical condition; and states that because of the nature and severity of such condition, your life expectancy is no more than 6 months. ReliaStar Life may require that you be examined by a doctor of its choosing. If ReliaStar Life requires this, ReliaStar Life pays for the exam.
- provide to ReliaStar Life written consent from any irrevocable beneficiary, assignee, and, in community property states, from your spouse.

## **Benefit Payment**

ReliaStar Life pays the Accelerated Life Benefit proceeds to you unless both of the following are true:

- It is shown, to the satisfaction of ReliaStar Life, that you are physically and mentally incapable of receiving and cashing the lump sum payment.
- A representative appointed by the courts to act on your behalf makes a claim for the payment.

If ReliaStar Life does not pay you because the 2 above conditions apply, payments instead will be made to one of the following:

- A person who takes care of you.
- An institution that takes care of you.
- Any other person ReliaStar Life considers entitled to receive the payments as your trustee.

## **Accelerated Life Benefit Exclusions**

ReliaStar Life does not pay benefits for a terminal condition if either of the following apply:

- any required Accelerated Life Benefit premium or Life Insurance premium is due and unpaid.
- the terminal condition is directly or indirectly caused by attempted suicide or intentionally self-inflicted injury, whether sane or insane.

## **Effects on Coverage**

When ReliaStar Life pays out this benefit, your coverage is affected in the following ways:

- Your total available Life Insurance benefit equals your amount of Life Insurance shown on the Schedule of Benefits at the time you apply for the Accelerated Life Benefit.
- Your Life Insurance benefit is reduced by the Accelerated Life Benefit proceeds paid out under this provision.
- Your Life Insurance benefit amount which you may convert is reduced by the Accelerated Life Benefit proceeds paid out under this provision.
- You will not be able to increase your Life Insurance benefit after ReliaStar Life approves you to receive the Accelerated Life Benefit.
- Your premium is reduced based upon the remaining amount of your Life Insurance benefit. Such premium must be paid, unless waived, to keep your Life Insurance coverage in force.
- Your remaining Life Insurance benefit is subject to future age reductions.
- You will not be able to reinstate your coverage to its full amount in the event of a recovery from a terminal condition.
- Your dependents' Life Insurance coverage will be unaffected by Accelerated Life Benefit proceeds paid to you, provided all required premiums are paid.
- Your receipt of Accelerated Life Benefit proceeds does not affect your Accidental Death Insurance. Thus, if you should die in an accident after receiving Accelerated Life Benefit Proceeds, your Accidental Death Insurance will be based on your Life Insurance in force prior to the Accelerated Life Benefit payout.

## **Accidental Death (AD) Insurance**

ReliaStar Life pays this benefit if you lose your life due to an accident. All of the following conditions must be met:

- You are covered for AD Insurance on the date of the accident.
- The loss occurs within 365 days of the date of the accident.
- The cause of the loss is not excluded.
- The loss occurs before the first premium due date following your 70th birthday.

ReliaStar Life pays the Full Amount as shown on the Schedule of Benefits. The Accidental Death benefit paid is in addition to the death benefit.

Death benefits are paid to your beneficiary.

# LIFE INSURANCE

## Accidental Death Exclusions

ReliaStar Life does not pay benefits for death directly or indirectly caused by any of the following:

- Suicide or intentionally self-inflicted injury, while sane or insane.
- Physical or mental illness.
- Bacterial infection or bacterial poisoning. **Exception:** Infection from a cut or wound caused by an accident.
- Any armed conflict, whether declared as war or not, involving any country or government.
- An accident which occurs while in the military service for any country or government.
- An accident which occurs when you commit or attempt to commit a crime.
- Use of any drug, narcotic or hallucinogenic agent –
  - unless prescribed by a doctor.
  - which is illegal.
  - not taken as directed by a doctor or the manufacturer.
- Your intoxication. Intoxication means your blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.

## Accidental Death & Dismemberment (AD&D) Insurance - (Plan A)

ReliaStar Life pays this benefit if you lose your life, limb, sight, due to an accident. All of the following conditions must be met:

- You are covered for AD&D Insurance on the date of the accident.
- The loss occurs within 365 days of the date of the accident.
- The cause of the loss is not excluded.
- The loss occurs before the first premium due date following your 70th birthday.

ReliaStar Life pays the benefit shown below if you suffer any of the losses listed. The Full Amount is shown on the Schedule of Benefits. ReliaStar Life pays only one Full Amount while the Group Policy is in effect. If you have a loss for which ReliaStar Life paid 1/2 of the Full Amount, ReliaStar Life pays no more than 1/2 of the Full Amount for the next loss.

### Table of AD&D Benefits

For:	The benefit is:
Loss of life .....	Full Amount
Loss of both hands, both feet or sight of both eyes .....	Full Amount
Loss one hand and one foot .....	Full Amount
Loss of one hand or one foot and sight of one eye .....	Full Amount
Loss of one hand or one foot or sight of one eye .....	1/2 Full Amount

Loss of hands or feet means loss by being permanently, physically severed at or above the wrist or ankle. Loss of sight means total and permanent loss of sight.

ReliaStar Life does not pay a benefit for loss of use of the hand or foot.

Death benefits are paid to your beneficiary. All other benefits are paid to you.

## Safe Driver Benefit

ReliaStar Life pays a **Safe Driver** benefit in addition to the AD&D benefit and subject to the exclusions listed below if you were:

- killed due to an automobile accident, and
- wearing a properly fastened safety belt at the time of the accident.

For loss of:	The benefit is:
Life (with safety belt only) .....	Lesser of \$10,000 or the amount of Basic AD&D Insurance

**Automobile** means any self-propelled private passenger vehicle which has four or more tires and which is not being used for commercial purposes. **Safety belt** means a passenger restraint system properly installed in the vehicle in which you were riding.

ReliaStar Life will not pay the Safe Driver benefit if the loss of life was caused directly or indirectly by any use of intoxicating liquors, marijuana, narcotic drugs, depressants or similar substances, whether or not prescribed by a doctor, by you or by the driver of the automobile in which you were riding.

# LIFE INSURANCE

Safe Driver benefits are paid to your beneficiary.

## Accidental Death and Dismemberment Exclusions

ReliaStar Life does not pay benefits for loss directly or indirectly caused by any of the following:

- Suicide or intentionally self-inflicted injury, while sane or insane.
- Physical or mental illness.
- Bacterial infection or bacterial poisoning. **Exception:** Infection from a cut or wound caused by an accident.
- Any armed conflict, whether declared as war or not, involving any country or government.
- Injury suffered while in the military service for any country or government.
- Injury which occurs when you commit or attempt to commit a crime.
- Use of any drug, narcotic or hallucinogenic agent –
  - unless prescribed by a doctor.
  - which is illegal.
  - not taken as directed by a doctor or the manufacturer.
- Your intoxication. Intoxication means your blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.

## Dependent's Life Insurance

ReliaStar Life pays a death benefit in the amount of the Dependent's Life Insurance shown on the Schedule of Benefits. ReliaStar Life pays according to the Schedule of Benefits in effect on the date your insured dependent dies.

ReliaStar Life pays benefits for your insured dependent's death to you, if you are living on the earlier of the following:

- The date ReliaStar Life receives proof of your insured dependent's death at its Home Office.
- The tenth day after your insured dependent's death.

If you are not living on either of these dates, ReliaStar Life pays the proceeds to the following in the order listed:

1. Your spouse or domestic partner, if living.
2. Your estate.

ReliaStar Life pays the death benefit for all causes of death. However, for Supplemental Dependent Life Insurance, if your insured dependent, while sane or insane, commits suicide within 2 years from the date his or her coverage starts, ReliaStar Life will refund the amount of premiums already paid for Supplemental Dependent Life Insurance instead of paying a death benefit.

## Dependent's Accidental Death & Dismemberment (AD&D) Insurance - (Plan A)

ReliaStar Life pays this benefit if your insured dependent suffers a covered loss due to a covered accident. All of the following conditions must be met:

- Your insured dependent is covered for AD&D Insurance on the date of the accident.
- Loss occurs within 365 days of the accident.
- The cause of the loss is not excluded.

ReliaStar Life pays the benefit shown below if your insured dependent suffers any of the losses listed. The Full Amount is shown on the Schedule of Benefits. ReliaStar Life pays only one Full Amount while the Group Policy is in effect. If your insured dependent has a loss for which ReliaStar Life paid 1/2 of the Full Amount, ReliaStar Life pays no more than 1/2 of the Full Amount for the next loss.

### For:

### The benefit is:

Loss of life .....	Full Amount
Loss of both hands, both feet or sight of both eyes .....	Full Amount
Loss of one hand and one foot .....	Full Amount
Loss of one hand or one foot and sight of one eye .....	Full Amount
Loss of one hand or one foot or sight of one eye .....	1/2 Full Amount

Loss of hands or feet means loss by being permanently, physically severed at or above the wrist or ankle. Loss of sight means total and permanent loss of sight.

ReliaStar Life does not pay a benefit for loss of use of the hand or foot.

# LIFE INSURANCE

ReliaStar Life pays all dismemberment benefits for your insured dependent to you.

## Safe Driver Benefit

ReliaStar Life pays a **Safe Driver** benefit in addition to the AD&D benefit and subject to the exclusions listed below if your insured dependent was:

- killed due to an automobile accident, and
- wearing a properly fastened safety belt at the time of the accident.

Your dependent must be insured for at least \$5,000 Dependent AD&D Insurance as shown on the Schedule of Benefits in order to be eligible for a Safe Driver benefit.

### For loss of:

### The benefit is:

Life (with safety belt only) ..... Lesser of \$10,000 or the amount of Dependents AD&D Insurance

**Automobile** means any self-propelled private passenger vehicle which has four or more tires and which is not being used for commercial purposes. **Safety belt** means a passenger restraint system properly installed in the vehicle in which your insured dependent was riding.

ReliaStar Life will not pay the Safe Driver benefit if the loss of life was caused directly or indirectly by any use of intoxicating liquors, marijuana, narcotic drugs, depressants or similar substances, whether or not prescribed by a doctor, by your insured dependent or by the driver of the automobile in which your insured dependent was riding.

## Accidental Death and Dismemberment Exclusions

ReliaStar Life does not pay benefits for loss directly or indirectly caused by any of the following:

- Suicide or intentionally self-inflicted injury, while sane or insane.
- Physical or mental illness.
- Bacterial infection or bacterial poisoning. **Exception:** Infection from a cut or wound caused by an accident.
- Any armed conflict, whether declared as war or not, involving any country or government.
- Injury suffered while in the military service for any country or government.
- Injury which occurs when your insured dependent commits or attempts to commit a crime.
- Use of any drug, narcotic or hallucinogenic agent –
  - unless prescribed by a doctor.
  - which is illegal.
  - not taken as directed by a doctor or the manufacturer.
- Your insured dependent's intoxication. Intoxication means your insured dependent's blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.

## CONVERSION RIGHTS

### Life Insurance

You may convert this insurance to an individual life insurance policy if any part of your Life Insurance under the Group Policy stops. Proof of good health is not required.

### Conditions for Conversion

You may convert this Life Insurance if it stops for any of the following reasons:

- You are no longer eligible for insurance under the Group Policy.
- The Group Policy is changed or cancelled and your Life Insurance under the Group Policy has been in effect for at least five years in a row.
- The amount of Life Insurance is reduced.
- Premium is no longer being waived under the Waiver of Life Insurance Premium Disability Benefit and your group Life Insurance stops.

You must apply for and pay the first premium for an individual policy within 31 days after any part of your insurance stops.

You or your insured dependent may convert this insurance by applying and paying the first premium for an individual policy within 31 days after any part of your or your insured dependent's insurance stops.

If you or your insured dependent are not given notice of this conversion right within 16 days after any part of this insurance stops, you or your insured dependent will have more time to apply and pay the first premium for the individual policy. This additional time period will end 25 days after you or your insured dependent is given notice of this conversion right. In no event will the additional time period extend for more than 91 days after any part of your Life Insurance or Dependent's Life Insurance stops.

ReliaStar Life or the Policyholder must be notified if you or your insured dependent wishes to convert. ReliaStar Life will supply you or your insured dependent with a conversion form to complete and return.

### Type of Converted Policy

You may purchase any individual, non-term nonparticipating policy offered by ReliaStar Life. The new insurance will not include a Waiver of Premium benefit unless Waiver of Premium is offered by us under the conversion policy and proof of good health is provided.

### Amount of Conversion Coverage

If your Life Insurance is changed or cancelled because the Group Policy is changed or cancelled, and your Life Insurance under the Group Policy has been in effect for at least five years in a row, the amount of the individual policy is limited to the lesser of –

- \$5,000, or
- the amount of Life Insurance which stops, minus the amount of other group insurance for which you become eligible within 31 days of the date your insurance stops.

If your Life Insurance stops for any reason other than the above, the amount of your individual policy may be any amount up to the amount of your Life Insurance that stopped.

### Effective Date

The new policy takes effect the first day of the month following the date you apply for conversion.

If you die within the 31-day period allowed for making application to convert after your policy stops, ReliaStar Life will pay a death benefit to your beneficiary in the amount you were entitled to convert if ReliaStar Life receives your signed notification of the conversion.

### Premiums

Premiums for the new policy are based on your age on the date of conversion.

## **CLAIM PROCEDURES**

### **Submitting a Claim**

You, your insured dependent or someone on your behalf must send ReliaStar Life written notice of the loss on which your claim will be based. The notice must –

- include information to identify you or your insured dependent, like your name, address and Group Policy number.
- be sent to ReliaStar Life or to the authorized administrator.
- be sent within 91 days after the loss for which claim is based has occurred or as soon as reasonably possible.

### **Claim Forms**

ReliaStar Life or its authorized administrator will send proof of loss claim forms within 15 days after ReliaStar Life receives notice of claim.

Completed proof of loss claim forms or other written proof of loss detailing how the loss occurred must be sent to ReliaStar Life within 91 days after the loss or as soon as reasonably possible.

## GENERAL PROVISIONS

### **Life Insurance Assignment**

You can change the owner of your Life Insurance under the Group Policy by sending ReliaStar Life written notice. This change is an absolute assignment. You transfer all your rights and duties as owner to the new owner. The new owner can then make any change the Group Policy allows. A request for an absolute assignment –

- does not change the insurance or the beneficiary.
- applies only if ReliaStar Life receives your notice.
- takes effect from the date signed.
- does not affect any payment ReliaStar Life makes or action ReliaStar Life takes before receiving your notice.

ReliaStar Life assumes no responsibility for the validity of any assignment. You are responsible to see that the assignment is legal in your state and that it accomplishes the goals that you intend.

You can assign the benefits of this policy as collateral for a debt. This limits the beneficiary's rights to the proceeds. A collateral assignment does not change the owner. A collateral assignee does not have ownership rights.

A collateral assignment is not binding on ReliaStar Life until ReliaStar Life receives written notice of it. ReliaStar Life assumes no responsibility as to the validity of any assignment. When ReliaStar Life pays proceeds to an assignee, ReliaStar Life may rely on what the collateral assignee states as the debt due.

### **Legal Action**

Legal action may not be taken to receive benefits until 60 days after the date proof of loss is submitted according to the requirements of the Group Policy. Legal action must be taken within 3 years after the date proof of loss must be submitted.

If the Policyholder's state requires longer time limits, ReliaStar Life will comply with the state's time limits.

### **Autopsy**

ReliaStar Life may have an autopsy performed, if not forbidden by state law, if you or your insured dependent die.

### **Incontestability**

Your and your dependent's insurance has a contestable period starting with the effective date of your insurance or increase in insurance and continuing for 2 years while you are living. During that 2 years, ReliaStar Life can contest the validity of your and your dependent's insurance or increase in insurance because of inaccurate or false information received relating to your and your insured dependent's insurability. Only statements that are in writing and signed by you or your insured dependent can be used to contest the insurance.

## DEFINITIONS

**Accident** – an unexpected, external, violent and sudden event.

**Dependent** –

- your lawful spouse.
- your domestic partner, as defined.
- your unmarried child until 21 years of age.
- your unmarried child 21 years of age but less than 25 years of age, who is a student dependent.

The term "child" means –

- your natural or adopted child, who is dependent on you for support and maintenance.
- a child who is placed in your physical custody for purposes of adoption.
- a child who is primarily dependent on you for support and lives with you in a permanent parent-child relationship, and who is your stepchild, your domestic partner's child, your foster child, or a child for whom you are legal guardian.

The term "dependent" does not include –

- a married child.
- a spouse or domestic partner or child living outside the United States.
- a spouse or domestic partner or child on active military duty.
- a spouse or domestic partner or child eligible for Member's Insurance under the Group Policy.
- a parent of you or your spouse or domestic partner.
- a spouse or domestic partner or child who does not give proof of good health when asked, or whose proof is not accepted by ReliaStar Life.

**Domestic Partner** – another adult with whom you have a Declaration of Domestic Partnership registered with the California Secretary of State. A copy of the certified registration may be required as proof.

**Group Policy** – the written group insurance contract between ReliaStar Life and the Policyholder.

**Member** –

Member includes:

- A member in good standing of PORAC;
- an active staff member of PORAC; or
- a limited member of PORAC participating in one or more of the Insurance & Benefits Trust of PORAC's insurance programs; or
- an active employee in a Participating Unit, who is not a member in good standing of PORAC, and whose Participating Unit or employer pays 100% of the cost of Plan A insurance for all employees in the Participating Unit; or
- a retired employee in a Participating Unit, whose Participating Unit or former employer pays 100% of the cost of Plan A insurance for all employees in the Participating Unit.

Participating Unit includes:

- Peace Officers Research Association of California (PORAC); or
- An independent Peace Officer's Association which is a member of PORAC and which has been approved for participation under the Group Policy by us.

**ReliaStar Life** – ReliaStar Life Insurance Company, at its Home Office in Minneapolis, Minnesota.

**Spouse** – the legal husband or wife of a member.

**Student Dependent** – a dependent who has his or her chief place of residence with you, does not have a regular full-time job and is a full-time student physically attending classes at a school with a regular teaching staff, curriculum and student body.

ReliaStar Life considers full-time to be the number of credits or courses required for full-time students by the school your dependent is attending.

**Terminal Condition** – an injury or sickness which is expected to result in your death within 6 months and from which there is no reasonable chance of recovery. ReliaStar Life, or a qualified party chosen by ReliaStar Life, will make this determination.

**Total Disability, Totally Disabled** – your inability, due to sickness or accidental injury, to work at any job suited to your education, training or experience.

## DEFINITIONS

**Written, In Writing** – signed, dated and received at ReliaStar Life's Home Office in a form ReliaStar Life accepts.

**You, Your** – a person insured for Member's Insurance under the Group Policy.

**Plan Arranged and Administered by:**



**Myers-Stevens & Toohey Co., Inc.**  
26101 Marguerite Parkway  
Mission Viejo, CA 92692  
CA License No. 0425842  
800-827-4695 or fax 949-348-2630

