Premium Rates for Porting Group Term Life Insurance

Ryan Specialty, LLC

Group Benefit Plan Number: 717240

Continued ("ported") group term life insurance coverage for insured person(s) will be billed directly by ReliaStar Life Insurance Company. The types of coverage for portability are based on the coverages available under the group policy, and what is approved for portability. Ported coverage is subject to the terms of the group policy.

Please see the chart below and use your current age to determine your cost.

Monthly Rates (per \$1,000 of coverage):

Life Insurance—Employee, Spouse

Age	Standard Rate	Preferred Rate
<30	\$0.14	\$0.08
30-34	\$0.18	\$0.10
35-39	\$0.24	\$0.13
40-44	\$0.36	\$0.23
45-49	\$0.56	\$0.39
50-54	\$0.92	\$0.64
55-59	\$1.62	\$1.00
60-64	\$2.90	\$1.56
65-69	\$5.20	\$2.80

Accidental Death & Dismemberment (AD&D) Insurance—Employee, Spouse \$.035

Children Life Insurance \$0.24

Children AD&D Insurance \$.065

Premiums are billed on a quarterly basis. Each quarterly bill will include a \$3.50 billing charge.

Rates shown are guaranteed until December 31 of the current year in which you are eligible to apply for portability.

Group Term Life Insurance is underwritten by ReliaStar Life Insurance Company, a member of the Voya® family of companies. Policy form number LP14GP, Certificate form number LC14GP, Rider form numbers LR14GP-SPR, LR14GP-CHR, LR14GP-ADD and LR14GP-PTS. Form numbers, product availability and provisions may vary by state.

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