

Securian Life Change Summary

Client: Gates Corporation

Policy: 70276

Amendment: #3

Product: Term Life

Effective January 1, 2019:

The Waiver of Premium benefit is amended to no longer be applicable to basic insurance. The Waiver of Premium benefit will only be applicable to employee contributory insurance.

The following forms are updated due to this change:

- Certificate Specifications Page EdF88149 Rev 9-2018
- Certificates of Insurance Schedule EdF88150 Rev 9-2018

09/19/2018 SEM

This is an administrative summary of the changes that apply to the above policy. This document is not a part of the group policy or certificate. This summary is provided as a courtesy only.