RELIASTAR LIFE INSURANCE COMPANY

CERTIFICATE AMENDMENT

POLICYHOLDER: Oberlin College
GROUP POLICY NUMBER: 68437-6LTD2011

Your certificate B-15055 has been changed as follows. Please keep this amendment with your certificate. This amendment is subject to all other terms of the policy/certificate.

I. RETIREMENT INCOME CONTRIBUTION BENEFIT

If you are disabled and qualify for a monthly payment from us and have participated in your Employer's pension plan for at least 3 months before you became disabled, then you may be eligible to receive an additional benefit.

This additional benefit will be 10% of your monthly earnings, and will not exceed the maximum allowable by law.

If you are disabled and working and earning between 20% through 80% of your monthly earnings, the benefit will be based on the percentage of income you are losing due to your disability according to the following steps:

1. Subtract your disability earnings from your monthly earnings.
2. Divide the answer in Step 1 by your monthly earnings. This is your percentage of lost earnings.
3. Multiply your additional benefit by the percentage of lost earnings determined in Step 2.

We will pay this additional benefit to the Employer for deposit into your Employer's pension plan on your behalf. If your Employer's pension plan cannot accept the additional benefit, you may have an alternative retirement savings plan, such as a flexible premium deferred annuity, established and maintained by you to receive the additional benefit.

We will stop paying this benefit on the earliest of the following:
• The date you are no longer disabled under the terms of the policy.
• The date you stop participating in the Employer's pension plan.
• The date you do not have a retirement savings plan in effect.
• The date you stop receiving disability payments from us under the policy.

II. EFFECTIVE DATE

This amendment is effective for disabilities which start on or after the later of the following dates:
• July 1, 2014.
• The effective date of your insurance.

Secretary