RELIASTAR LIFE INSURANCE COMPANY
Home Office, Minneapolis, Minnesota 55440

GROUP POLICY NUMBER:	66474-0GAT
POLICYHOLDER:	Secondary School Cooperative Risk Management Pool
EFFECTIVE DATE:	January 1, 2009
ANNIVERSARY DATE:	January 1

ReliaStar Life Insurance Company (ReliaStar Life) will pay the benefits according to the terms and conditions of this Group Policy. ReliaStar Life pays the benefits at its Home Office when ReliaStar Life receives proof of a valid claim.

This Group Policy is issued in consideration of the Policyholder's application and payment of premiums when due. A copy of the Policyholder's application is attached and forms a part of this Group Policy.

This Group Policy is effective on the Effective Date. The first Policy Year ends on the Anniversary Date. Policy Years are determined from the Policy Anniversary. Benefit periods begin and end at 12:01 a.m. standard time at the Policyholder's place of business.

READ THIS GROUP POLICY CAREFULLY! This is a legal contract. The contract includes –
- Part A. General Provisions,
- Part B. The Insured's Benefits Section and the provisions of the Certificate which are made a part of that section,
- the Policyholder's Application,
- the insureds' individual enrollment forms, if any.

This Group Policy is delivered in the state of Illinois and is governed by its laws.

Executed at Minneapolis, Minnesota on June 17, 2010.

President	Registrar	Secretary

This Group Policy Provides
Life Insurance
Accidental Death and Dismemberment Insurance
Dependent's Life Insurance

Contributory | Nonparticipating

LP00GP

PART A. GENERAL PROVISIONS

Premium Schedule

Premium Due Date: First day of the month

Minimum Number of Insureds: 21 for Employee's insurance

INITIAL PREMIUM RATES guaranteed until January 1, 2012.

Life Insurance, per $1,000 ..... $ .095

Accidental Death and Dismemberment Insurance, per $1,000:
Accounts 1 and 2 ..... $ .02

Account 3 ..... $ .0018

Account 4 ..... $ .03

Supplemental Life Insurance - Account 1 - per $1,000

• Insured's Age on last birthday	
– Under 30	$ .05
– 30-34	$ .07
– 35-39	$ .09
– 40-44	$ .135
– 45-49	$ .255
– 50-54	$ .42
– 55-59	$ .67
– 60-64	$ .89
– 65 and over	$1.41

Supplemental Life Insurance - Account 2 - per $10,000

• Insured's Age on last birthday	
– Under 25	$ 1.05
– 25-29	$ .87
– 30-34	$ .93
– 35-39	$ 1.32
– 40-44	$ 1.98
– 45-49	$ 3.15
– 50-54	$ 5.32
– 55-59	$ 7.52
– 60-64	$11.29
– 65-69	$18.92
– 70-74	$33.27
– 75 and over	$59.94

Supplemental Life Insurance - Account 3 - per $1,000

• Insured's Age on last birthday	
– Under 30	$ .074
– 30-34	$ .083
– 35-39	$ .092
– 40-44	$ .129
– 45-49	$ .166
– 50-54	$ .313
– 55-59	$ .405
– 60-64	$ .515
– 65 and over	$ .874

Supplemental Life Insurance - Account 4 - per $1,000

• Insured's Age on last birthday	
– Under 30	$ .06
– 30-34	$ .09
– 35-39	$ .11
– 40-44	$ .20
– 45-49	$ .33
– 50-54	$ .55
– 55-59	$ .83
– 60-64	$1.13
– 65-69	$1.82
– 70 and over	$4.28

Dependent's Life Insurance:
Account 1 - Dependent Family Life, per dependent unit $1.00

Account 2 - Dependent Spouse Life, per $10,000

• Age on last birthday	
– Under 25	$ .635
– 25-29	$ .538
– 30-34	$ .58
– 35-39	$ .79
– 40-44	$ 1.12
– 45-49	$ 1.76
– 50-54	$ 2.755
– 55-59	$ 4.185
– 60-64	$ 7.25
– 65-69	$12.465
– 70-74	$22.215
– 75 and over	$44.135

Account 2 - Dependent Child Life, per $1,000 ..... $ .29

Account 3 - Dependent Family Life, per dependent unit $2.76

PROOF OF GOOD HEALTH
ReliaStar Life reserves the right to require a person eligible for insurance to furnish evidence of individual insurability satisfactory to ReliaStar Life as a condition to the issuance of part or all of the insurance coverage.

The amount the person applies for can be no more than that for which they are eligible under the Group Policy.

PREMIUM
The premium is the amount ReliaStar Life charges for insurance. The initial premium rates are shown on the Premium Schedule.

The first premium is due on the Effective Date. Each later premium is due on the Premium Due Date.

The Policyholder sends the premiums to ReliaStar Life's Home Office. ReliaStar Life applies premiums consecutively to keep the insurance in force.

ReliaStar Life may change the premium rate –
- any time, if the Group Policy terms are amended.
- any time for noncontributory coverage if the number of eligible employees enrolled, or the volume of noncontributory coverage in force, increases or decreases by 15% or more.
- on any Premium Due Date after the initial premium rate guarantee ends.

If ReliaStar Life receives any premium payment which was not due, ReliaStar Life will refund it to the Policyholder. The Policyholder must send ReliaStar Life proof within 12 months of the payment in ques-

tion that the payment was not due. ReliaStar Life will not refund a premium not due if it was used in calculating a retroactive rate credit which was paid to the Policyholder.

Premiums not due include, but are not limited to, premiums paid for a period of time during which an insured's coverage was not in force, or premiums waived under any Waiver of Life Insurance Premium Disability Benefit.

GRACE PERIOD

If a premium is not paid by its due date, ReliaStar Life allows 45 days from the due date in which to pay it. ReliaStar Life calls this the grace period. Full payment must be received by the 45th day. If ReliaStar Life receives payment during the grace period, coverage under the Group Policy stays in force. If the Policyholder sends ReliaStar Life notice of termination during the grace period, the Policyholder must pay premiums for any period that coverage under the Group Policy was in force during the grace period.

NONPARTICIPATING POLICY AND EXPERIENCE RATING PLAN

This policy is nonparticipating and will not be entitled to share in ReliaStar Life's surplus earnings. After each policy year this policy, for purposes of determination of a retroactive rate credit, if any, will be subject to experience rating with respect to the prior policy year. ReliaStar Life's experience rating plan in effect at the time of the experience rating will be used. The experience rating plan will take into account those reserves and expenses which ReliaStar Life determines to be necessary and advisable. ReliaStar Life, in its discretion, may combine the financial experience of this policy with the financial experience of other group policies or coverages issued by ReliaStar Life to the Policyholder. If a retroactive rate credit results, it will be paid in cash to the Policyholder.

CHANGING THE POLICY

This Group Policy may be changed at any time by written agreement between ReliaStar Life and the Policyholder. No change in this Group Policy is valid unless it is approved and signed by one of ReliaStar Life's designated corporate officers or an Assistant Secretary. Agents or brokers do not have the right to change this Group Policy, waive any of its provisions, or bind ReliaStar Life in any way.

RENEWAL REQUIREMENTS

To keep coverage under this Group Policy in force from Policy Year to Policy Year ReliaStar Life requires –

– all premiums must be paid to ReliaStar Life when due, and
– the minimum number of insureds shown on the Premium Schedule must be enrolled.

TERMINATION OF GROUP POLICY

This Group Policy terminates on the date there are no longer any insureds covered under it.

TERMINATION OF COVERAGE UNDER THE GROUP POLICY

For All Insureds Other Than Those Continuing Coverage Under The Portability Provision

Coverage terminates according to the following table:

If:	Coverage Under This Policy Terminates:
ReliaStar Life receives, while all premiums are paid, written notice from the Policyholder to terminate coverage . . .	on the Premium Due Date after ReliaStar Life receives written notice.
ReliaStar Life receives, during a grace period, written notice from the Policyholder to terminate coverage . . .	on the date ReliaStar Life receives written notice.
A premium is not paid by the end of the grace period . . .	at the end of the grace period.
The renewal requirements of this Group Policy are not met . . .	at the end of the Policy Year.

ReliaStar Life provides written notice to the Policyholder terminating coverage under this Group Policy . . . on the first Premium Due Date following a 60 day period from termination notification.

Upon termination of coverage under the Group Policy, the Policyholder will give written notice to the insureds at least 31 days before that date.

REINSTATEMENT
ReliaStar Life will not reinstate this Group Policy after it has terminated. To become insured after insurance has stopped, the Policyholder must submit a new application.

REPRESENTATIONS NOT WARRANTIES
Unless fraudulent, all statements made by or on behalf of anyone insured under this Group Policy are representations and not warranties. No statement can be used to void this Group Policy or be used in ReliaStar Life's defense if ReliaStar Life refuses to pay a claim, unless a copy of the statement is furnished to the insured or the insured's beneficiary.

INCONTESTABILITY
The coverage under this Group Policy has a 2 year contestable period starting from the Effective Date of the Group Policy. During that 2 years, ReliaStar Life can contest the validity of this Group Policy because of inaccurate or false information received on the Policyholder's application. ReliaStar Life can require the Policyholder to provide information that could lead to ReliaStar Life's contesting the Policy or refusing to pay benefits.

During the insured's lifetime, the insured's coverage also has a 2 year contestable period starting from the effective date of the insured's coverage.

MAINTAINING RECORDS
The Policyholder will maintain adequate records of any information ReliaStar Life requires to administer this Group Policy. ReliaStar Life owns the records relating to the insurance provided by this Group Policy and can obtain them from the Policyholder at any time.

MISSTATEMENT OF AGE
If the insured's age is misstated, ReliaStar Life adjusts the premium according to the correct age. The amount of insurance provided is not affected.

CLERICAL ERROR
If a clerical error is made in keeping records on the insurance under this Group Policy, it will not affect insurance that is otherwise valid.

A clerical error does not continue insurance which has otherwise stopped. If an error causes a change in premium payment, ReliaStar Life will make a fair adjustment. This clerical error provision applies whether ReliaStar Life or the Policyholder makes the error.

CERTIFICATES
ReliaStar Life issues a certificate to the Policyholder for delivery to each insured. The certificate is evidence of insurance. It describes the insured's benefits and other provisions affecting the insured's insurance. When insured for dependent's insurance, the certificate describes that insurance.

SETTLEMENT OPTIONS

Definitions
These terms have special meaning in the Settlement Options part of this Group Policy.

Payee – one to whom ReliaStar Life pays all or part of the proceeds or interest. The insured can choose or cancel a settlement option by making a written agreement with ReliaStar Life or by sending ReliaStar Life written notice. Before death occurs, only the insured or an owner, if the insured has assigned ownership, may choose or cancel an option. After death has occurred, a beneficiary may be able to choose an option, unless the insured restricts that right.

A change in beneficiary cancels all chosen options. The insured must choose again any options he or she wants.

ReliaStar Life needs not accept an option if less than $3,000 will be applied to each payee. In this case, ReliaStar Life may pay a payee's proceeds in one lump sum. Under an installment option, each payment must be at least $50. To make each payment at least $50, ReliaStar Life may increase the time between payments to 3 months, 6 months, or a year.

ReliaStar Life need not accept a settlement option for any of the following:
- A payee that is not a natural person.
- A payee who is not entitled to the proceeds in his or her own right.
- An assignee.

When ReliaStar Life approves the insured's request, the settlement option will take effect on the date the written request is signed. Any request for a settlement option will not affect any payment ReliaStar Life makes before receiving the notice. ReliaStar Life issues a supplemental contract for proceeds applied under any option.

Instead of being paid in one lump sum, the proceeds of a death claim may, upon request, be paid under one of the following options:

Option 1 – The proceeds are left with ReliaStar Life to earn interest. The withdrawal rights, the length of time ReliaStar Life will hold the proceeds, and any future change in option are subject to ReliaStar Life's approval.

Option 2 – ReliaStar Life pays the proceeds with interest in equal installments at equal intervals until the proceeds and interest are all paid. The insured may choose intervals of a month, 3 months, 6 months, or a year. At the end of each interval, ReliaStar Life adds interest to the unpaid remainder of the proceeds. In a 12 month period, the insured must choose to receive at least 7% of the total amount of proceeds. The last installment will be for the remainder of the proceeds and might not be equal to the other installments.

Option 3 – ReliaStar Life pays the proceeds in equal installments at equal intervals for the number of years chosen by the insured. The interval may be a month, 3 months, 6 months or a year.

If the payee dies, the terms of the option agreement determine whether another payee receives the payments or a lump sum for the remaining proceeds. The person choosing the settlement option has the right to name the payee or payees.

Unless ReliaStar Life has agreed otherwise, a payee cannot do any of the following:
- Withdraw any part of the proceeds or interest.
- Change the payment period.
- Change the option.
- Change the amount of the payment.
- Surrender the supplemental contract for cash.
- Borrow against or assign the supplemental contract.

PART B. INSURED'S BENEFITS SECTION

The provisions listed below, contained in the Certificate(s) issued under this Group Policy for the Class of Employees specified in the Certificate Index, are made a part of this Group Policy.

Schedule of Benefits
Employee's Insurance
Dependent's Insurance
Life Insurance
Accidental Death and Dismemberment Insurance
Dependent's Life Insurance
Conversion Rights
Claim Procedures
General Provisions
Definitions

The Certificates are identified by a B-number. Riders and Stickers, if any, amending the provisions of the Certificate are also made a part of this Group Policy. The provisions are made a part of the Group Policy from the Effective Date listed below. The Class of Employees to whom provisions apply are also listed in the Certificate Index.

Wherever a reference to “you” or “your” is made in a Certificate provision, rider or sticker, it means an employee insured under this Group Policy.

CERTIFICATE INDEX

Class of Employees	Certificate Number	Effective Date
Account 1, Township High School District 214		
Superintendent	B-11901 6-10 E-book	January 1, 2009
Administrators & Supervisors	B-11902 6-10 E-book	January 1, 2009
Classified & Certified Employees	B-11903 6-10 E-book	January 1, 2009
Account 2, Maine Township High School District 207		
Class 1 Active Full-time Administators	B-11913 6-10 E-book	January 1, 2009
Class 2 Active Full-time Teachers & Supervisors	B-12081 6-10 E-book	January 1, 2009
Class 3 All Other Active Full-time Employees	B-12082 6-10 E-book	January 1, 2009
Class 4 All Eligible Retired Administrators	B-12083 8-09 E-book	January 1, 2009
Class 5 & 6 Retirees	B-12084 8-09 E-book	January 1, 2009
Class 7 & 8 Retirees	B-12085 8-09 E-book	January 1, 2009
Account 3, Township High School District 211		
Class 1 Superintendent	B-11915 9-09 E-book	January 1, 2009
Class 2 Administrators	B-12077 9-09 E-book	January 1, 2009
Class 3 Employees	B-12078 9-09 E-book	January 1, 2009
Class 4 Employees	B-12079 9-09 E-book	January 1, 2009

PART B. INSURED'S BENEFITS SECTION

Class of Employees	Certificate Number	Effective Date
Class 5 Retirees	B-12080 9-09 E-book	January 1, 2009
Account 4, Glenbrook High School District 225		
Class 1 Administrators	B-11917 8-09 E-book	January 1, 2009
Class 2 Full-time & Part-time Teachers	B-12088 8-09 E-book	January 1, 2009
Class 3 All Full-time Educational Personnel	B-12089 8-09 E-book	January 1, 2009
Class 4 Retired Administrators as of 5/31/01	B-12090 8-09 E-book	January 1, 2009
Class 5 All Other Retired Administrators	B-12091 8-09 E-book	January 1, 2009

RIDER/STICKER INDEX

Class of Employees	Certificate Number	Rider/Sticker Number	Effective Date
Account 1, Superintendent enrolled 1/1/09 through 11/30/09	B-11901	NB-11901a 6-10	January 1, 2009
Account 1, Administrators & Supervisors enrolled 1/1/09 through 11/30/09	B-11902	NB-11902a 6-10	January 1, 2009
Account 1, Classified & Certified Employees enrolled 1/1/09 through 11/30/09	B-11903	NB-11903a 6-10	January 1, 2009