RELIASTAR LIFE INSURANCE COMPANY
Home Office, Minneapolis, Minnesota 55440

GROUP POLICY NUMBER:	66474-0DISABILITY
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.

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 does not take the place of and it does not affect any of the requirements for coverage by Workers' Compensation Insurance.

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
Disability Income Insurance

Noncontributory | Nonparticipating

HP08GP

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, 2011.

Monthly Disability Income Insurance, per $100 of Basic Monthly Earnings ..... $ .095

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, if the number of eligible employees enrolled 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 question 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.

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 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 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 this Group Policy in force from Policy Year to Policy Year ReliaStar Life requires –
- the Policyholder pays ReliaStar Life all premiums when due,
- the minimum number of insureds shown on the Premium Schedule must be enrolled,
- if the insureds pay part of the cost of the insurance, at least 75% of the eligible employees must be insured, and
- if the Policyholder pays all of the cost, all eligible employees must be insured.

This Group Policy will be kept in force if all Renewal Requirements are met unless, 60 days before the end of the Policy Year, ReliaStar Life gives the Policyholder notice of its intent not to renew the Group Policy.

TERMINATION
This Policy terminates according to the following table:

If:	This Policy Terminates:
ReliaStar Life receives, while all premiums are paid, written notice from the Policyholder to terminate this Group Policy . . .	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 this Group Policy . . .	on the date ReliaStar Life receives written notice.
ReliaStar Life provides written notice to terminate this Group Policy, delivered to the Policyholder's last address as shown on ReliaStar Life's records . . .	on the first Premium Due Date after 60 days notice of termination.
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.

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.

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 and indicates to whom the benefits are payable.

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
Disability Income Insurance
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, Administrators & Supervisors	B-11904 6-10 E-book	January 1, 2009
Account 2, Maine Township High School District 207	B-11614 6-10 E-book	January 1, 2009
Account 3, Township High School District 211, Class 1 Administrators	B-12075 9-09 E-book	January 1, 2009
Account 3, Township High School District 211, Class 2 Employees	B-12076 9-09 E-book	January 1, 2009
Account 3, Township High School District 211, Class 3 Non-Certified Staff	B-11916 9-09 E-book	January 1, 2009
Account 4, Glenbrook High School District 225	B-11918 8-09 E-book	January 1, 2009