General Information
This rider is subject to every term, condition, exclusion, limitation and provision of the group policy unless otherwise expressly provided for herein. Coverage under this rider will not be included in any insurance issued under the conversion right section of the group policy.

The specifications page attached to the group policy indicates to what insurance this rider applies. This rider does not apply to a certificate holder with portability status.

What does this rider provide?
This rider provides for an additional benefit for the preparation and transportation of mortal remains if a certificate holder dies at least 150 miles from his or her principal residence and death benefit is payable under the terms of the group policy to which this rider is attached.

What is repatriation of mortal remains?
Repatriation of mortal remains means transporting a certificate holder’s mortal remains from a morgue or hospital to a morgue, funeral home, or mortuary.

What is the amount of the repatriation additional benefit?
The additional benefit is an amount equal to the lesser of:

1. $25,000; or
2. the actual cost of such preparation and transportation.

When will the repatriation benefit be payable?
We will pay the repatriation benefit upon receipt at our home office of written proof satisfactory to us that a certificate holder died at least 150 miles from his or her principal residence and a death benefit is payable under the provisions of the group policy to which this rider is attached.

To whom will we pay the repatriation benefit?
The benefit will be paid to the person who has or who will incur such cost, as evidenced to the satisfaction of Minnesota Life. This may or may not be the beneficiary for the death benefit payable under the group policy to which this rider is attached. Minnesota Life may at its sole discretion pay benefits directly to the facility handling the preparation and/or transportation. All determinations and payments by Minnesota Life will be final and fully release and discharge Minnesota Life from any further liability under this repatriation benefit.

Termination
When does a certificate holder’s coverage under this rider terminate?
A certificate holder’s coverage under this rider terminates upon the earlier of:

1. the date the certificate holder is no longer insured for life insurance under the group policy to which this rider is attached; or
2. the date requested by the policyholder to cancel this rider for its plan.

[Signatures]
Secretary
President