

January 17, 2024

FREEPORT SCHOOL DISTRICT #145
501 E SOUTH ST
FREEPORT, ILLINOIS 61032

RE: POLICYHOLDER: Freeport School District #145
VOLUNTARY GROUP LONG TERM DISABILITY INSURANCE
POLICY NUMBER: VPL 1370000036

Dear Policyholder:

This letter will confirm the Administrative Agreement by and between Reliance Standard Life Insurance Company (herein called the Company) and the above named Policyholder regarding the terms of the approved "Enrollment Period" and the timeframe in which subsequent "Enrollment Periods" are approved and outlined in the Policy. This agreement takes effect on November 1, 2023.

An "Enrollment Period" will take place beginning November 1, 2023 and ending on December 31, 2023. During this time, eligible employees may enroll for the insurance coverage provided by the Policy. Proof of health will not be required for employees who were previously eligible and are now applying for insurance coverage, provided:

- (1) the application is complete, signed, and received by the Policyholder during the "Enrollment Period";
- (2) the employee was not previously declined for group disability insurance coverage by the Company; and
- (3) the employee did not have an application withdrawn or marked as incomplete for any reason.

Insurance coverage applied for during the "Enrollment Period" set forth above will be effective on January 1, 2024, provided the employee is Actively at Work and applicable premium is paid.

Subsequent "Enrollment Periods" will take place annually beginning November 1 and ending on December 31. The terms of such subsequent Enrollment Periods, including but not limited to the insurance amount available without proof of good health and any additional eligibility requirements, are outlined in the "Approved Enrollment Periods" provision in the Policy. If any future enrollment should take place outside of this subsequent Enrollment Period and/or such an enrollment should exceed or otherwise deviate from the terms in the Policy, the Policyholder should advise the Company in writing in advance.

This Agreement constitutes the entire agreement (related to this subject matter) between the parties hereto. Any amendments or modifications of this Agreement can only be made by a writing that is signed by both parties. This Agreement may be terminated by either party with 31 days advance notice to the other party.

This Agreement is subject to the laws of the state of Illinois.

This Agreement is not considered to be part of the Policy, but will terminate in the event the Policy terminates.

All terms and conditions, including applicable limitations and exclusions, of the Policy remain in full force and effect as stated therein. Except as stated herein, nothing contained in this Agreement will alter or affect any of the terms of the Policy.

RELIANCE STANDARD LIFE INSURANCE
COMPANY

Freeport School District #145



Signature

David Shaw
Senior Vice President of Underwriting
January 17, 2024

Signature

Name

Title

Date

