

GROUP CRITICAL ILLNESS INSURANCE POLICY

RELIASTAR LIFE INSURANCE COMPANY

250 Marquette Avenue, Suite 900, Minneapolis, Minnesota 55401

877-236-7564

POLICYHOLDER: Rentokil North America, Inc.
GROUP POLICY NUMBER: 75178-2CCI2
POLICY EFFECTIVE DATE: January 1, 2026
POLICY ANNIVERSARY DATE: January 1
GOVERNING JURISDICTION: Pennsylvania

THIS IS A LIMITED POLICY – READ IT CAREFULLY

Benefits are paid for Critical Illnesses as defined in the Certificate(s). This Policy does not constitute comprehensive health insurance coverage (often referred to as “major medical insurance coverage”). In addition, this Policy does not satisfy the requirement of minimum essential coverage under the Affordable Care Act. Benefits are paid for Critical Illnesses as indemnity insurance and are not intended to cover medical expenses.

ReliaStar Life Insurance Company (we, us, our) will pay the benefits according to the terms and conditions of this Policy. This Policy is issued in consideration of the Policyholder's application and payment of premiums when due.

This Policy is effective on the Policy effective date. The first Policy year ends one year after the Policy effective date; subsequent Policy anniversary dates will be annually thereafter. Policy years are determined from the Policy anniversary. Benefit periods begin at 12:01 a.m. standard time at the Policyholder's address and end at 12:00 midnight standard time at the Policyholder's address.

This Policy is a legal contract between the Policyholder and ReliaStar Life Insurance Company, delivered in and governed by the laws of the governing jurisdiction and to the extent applicable by the Employee Retirement Income Security Act of 1974 (ERISA) and any amendments. This Policy is conditionally renewable on each Policy anniversary, subject to the POLICY TERMINATION provision.

Please read the Policy carefully.

RIGHT TO EXAMINE POLICY

The Policyholder may return this Policy within 30 days of delivery and have the premiums refunded if, after examination of the Policy, the Policyholder is not satisfied for any reason and no benefits have been paid.

Signed for ReliaStar Life Insurance Company at its home office in Minneapolis, Minnesota on the Policy effective date.



Jay S. Kaduson
President



Melissa A. O'Donnell
Secretary

This Policy provides Critical Illness Insurance

Contributory

Nonparticipating

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PART A. POLICYHOLDER PROVISIONS

ENTIRE CONTRACT; CHANGES

The entire contract consists of all of the following:

- This Policy issued to the Policyholder including Part A and Part B.
- The Certificate(s) which are made part of Part B under this Policy.
- Any endorsements and/or riders issued.
- The Policyholder's signed application, a copy of which is attached to the Policy when issued.

The Policy may be amended at any time by written agreement between us and the Policyholder. No change in the Policy will be valid until approved by one of our executive officers. Such approval must be in writing and will be endorsed or attached to the Policy. Changes requiring regulatory approval will not be valid until approved by the appropriate regulatory body.

No agent, representative or employee of ours or of any other entity may change or waive the terms of this Policy, or of any Certificate or rider issued under it, except in a writing signed by one of our executive officers and endorsed on or attached to this Policy.

CERTIFICATES

We will furnish the Policyholder with a Certificate of coverage which describes the benefits under the Policy. The Policyholder will provide a Certificate to each insured Employee.

If there is a conflict between the terms of this Policy and any Certificate or rider issued under it, this Policy controls.

ELIGIBLE NEW COVERED PERSONS

Eligible new Covered Persons will become covered under this Policy according to the terms and provisions of the Policy.

Covered Persons means insured Employees and any other persons covered under any riders, endorsements or amendments to the Policy.

MAINTAINING RECORDS

The Policyholder must provide us with detailed information about persons who are eligible to become insured under the Policy, information about Covered Persons, and any other information that may be reasonably required to compute premiums and administer the terms of the Policy, including but not limited to effective dates of coverage and initial election dates for any Contributory coverage.

If the Policyholder, or its authorized representative, retains administrative records regarding eligibility and coverage amounts for Covered Persons, then the Policyholder retains sole responsibility for eligibility and benefit calculations as well as adjusting premium as applicable and we shall have no liability to the Policyholder, its authorized representative or any Covered Person for claims for coverage or coverage amounts based upon the Policyholder's erroneous retention and maintenance of such administrative records.

Policyholder records that have a bearing on the Policy will be available for review by us at any reasonable time.

TIME LIMIT ON CERTAIN DEFENSES

After three years from this Policy's effective date, no misstatements, except fraudulent misstatements, made by the Policyholder in the application for such Policy shall be used to void the Policy. After three years from a Covered Person's coverage effective date under this Policy, no misstatements, except fraudulent misstatements, made by an Employee in an application for coverage shall be used to deny a claim for loss incurred or disability (as defined in the Policy) commencing after the expiration of such three year period.

No claim for loss incurred or disability (as defined in the Policy) commencing after 3 months from a Covered Person's coverage effective date shall be reduced or denied on the ground that a disease or physical condition not excluded from coverage by name or specific description effective on the date of loss had existed prior to the Covered Person's coverage effective date.

PREMIUMS

This Policy is issued in consideration of the Policyholder's application and payment of premiums when due. The first premium amount due for the Policy is indicated on the initial "premium rate notification" document provided to the Policyholder. The first premium is due on, and must be paid by, the Policy effective date.

Premium Due Dates: 01/01/2026 and the first day of each calendar month thereafter. The Policyholder must send all premiums to us on or before their respective due dates. The premium must be paid in United States dollars to our home office.

Premiums due on any premium due date are determined by the total amount of insurance provided by the Policy on such date, calculated using the appropriate premium rate(s) which are in effect subject to any premium adjustment if applicable. We may use any reasonable method to compute the premiums due under the Policy.

If a change in insurance takes effect after a premium due date, premiums for the changed insurance will be charged from the first day of the next month.

If we receive any premium payment which was not due, we will refund it to the Policyholder. The Policyholder must send us proof within 60 days of the payment in question that the payment was not due.

INITIAL RATE GUARANTEE AND RATE CHANGES

Subject to the provisions below, a change in premium rates will not take effect before January 1, 2031.

We may change premium rates at any time for reasons which affect the risk assumed, including but not limited to any of these:

- A change occurs in the policy design.
- The number of insured Employees changes by 15% or more.
- A new law or a change in any existing law is enacted which applies to the Policy.

We will notify the Policyholder in writing at least 60 days before a premium rate is changed. A change in premium rates may take effect on an earlier date when both the Policyholder and we agree.

GRACE PERIOD

The Policyholder has a grace period of 60 days for the payment of any premium due except the first premium payment. During the grace period the Policy will remain in force. If full payment is not received by us by the end of the grace period, the Policy will automatically terminate at the end of the grace period. There is no grace period if the Policyholder gives us advance written notice of termination, or if we have given the Policyholder advance written notice of termination as described under the POLICY TERMINATION provision.

POLICY TERMINATION

The Policy can be terminated either by us or by the Policyholder.

We may terminate the Policy on any premium due date for any of the following reasons:

- There is less than 15% participation of those eligible persons who pay all or part of their premium for the Policy.
- The Policyholder does not promptly provide us with information that is reasonably required, or fails to perform any obligation required by the Policy and applicable law.
- Fewer than 25 persons are insured under the Policy.
- We determine that there is a significant change in the size, occupation or age of the eligible class(es) as a result of a corporate transaction such as a merger, divestiture, acquisition, sale or reorganization of the Policyholder and/or its persons.
- We stop providing the type of coverage under this Policy to all groups in the Policy issue state.

We reserve the right to review and terminate all class(es) covered under the Policy if any class(es) cease(s) to be covered.

If the Policyholder fails to pay the full premium due by the end of the grace period, the Policy will terminate according to the GRACE PERIOD provision.

If we terminate the Policy for reasons other than the Policyholder's failure to pay premiums, written notice will be mailed to the Policyholder at least 60 days prior to the termination date.

The Policyholder may terminate the Policy by written notice delivered to us at our home office at least 60 days prior to the termination date. The Policy will terminate on the later of the date stated in the written notice or the date we receive the notice. When both the Policyholder and we agree, the Policy can be terminated on an earlier date.

If the Policy is terminated, coverage will end at 12:00 midnight standard time at the Policyholder's address on the termination date.

If the Policy is terminated, the termination will not affect a payable claim.

If the Policy is terminated, all premiums due must be paid to us. If we accept premium after the date of Policy termination, such acceptance will not act to reinstate the Policy, and we will refund any unearned premium that we receive.

CONFORMITY WITH STATE STATUTES

Any provision of the Policy which, on the Policy effective date and each subsequent Policy anniversary date, conflicts with any law that applies in the jurisdiction where the Policy is issued, is automatically amended to conform to the minimum requirements of such law.

DIVISIONS, SUBSIDIARIES OR AFFILIATED COMPANIES INCLUDED

NAME	LOCATION (CITY AND STATE)
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None	
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PART B. CERTIFICATEHOLDER PROVISIONS

POLICYHOLDER: Rentokil North America, Inc.

GROUP POLICY NUMBER: 75178-2CCI2

The Certificates specified in the CERTIFICATE INDEX below are made a part of the Policy.

Riders and endorsements, if any, amending the provisions of the Policy or Certificates are also made a part of the Policy. The Certificates, riders and endorsements are made a part of the Policy from the effective date(s) listed below.

Certificate holder means an Employee who is eligible for benefits provided by the Policy and who has received a Certificate under the Policy.

CERTIFICATE INDEX

Class of Covered Persons	Certificate Number	Effective Date
All Eligible Employees	D13315	January 1, 2026

CERTIFICATE RIDER/ENDORSEMENT INDEX

Class of Covered Persons	Certificate Number	Rider / Endorsement Number	Effective Date
All Eligible Employees	D13315	SPR-13315	January 1, 2026
All Eligible Employees	D13315	CHR-13315	January 1, 2026
All Eligible Employees	D13315	CNT-13315	January 1, 2026
All Eligible Employees	D13315	WOP-13315	January 1, 2026
All Eligible Employees	D13315	WELL-13315	January 1, 2026
All Eligible Employees	D13315	ICBR-13315	January 1, 2026
All Eligible Employees	D13315	BER-13315	January 1, 2026
Arkansas Consumer Notice	All books	C729GPa	January 1, 2026
California Consumer Notice	All books	R-08247-MULTI	January 1, 2026
California Guaranty Notice	All books	R-08222c	January 1, 2026
Hawaii Guaranty Notice	All books	R-07472c	January 1, 2026
Idaho Certificate Endorsement	All books	RL-CI-END-ID2	January 1, 2026
Maine Certificate Endorsement	All books	RL-CI4-END-ME	January 1, 2026
Massachusetts Certificate Endorsement	All books	RL-CI4-END-MA	January 1, 2026
Minnesota Certificate Endorsement	All books	RL-CI4-END-MN	January 1, 2026
Minnesota Enhanced Certificate Endorsement 2	All books	RL-CI4-END-MN2	January 1, 2026
Minnesota Guaranty Notice	All books	R-08221c	January 1, 2026
New Hampshire Certificate Endorsement	All books	RL-CI4-END-NH	January 1, 2026
New Hampshire Spouse Endorsement	All books	R-08873MULTI	January 1, 2026
RL-CI4-POL-19-PA			

North Dakota Guaranty Notice	All books	41389d	January 1, 2026
South Carolina Guarantee Association Notice	All books	R-SCGAN	January 1, 2026
South Dakota Certificate Endorsement	All books	RL-CI4-END-SD	January 1, 2026
South Dakota Guaranty Notice	All books	R-07053h	January 1, 2026
Texas Consumer Notice	All books	R-07488e	January 1, 2026
Vermont Guarantee Association Notice	All books	R-VTGAN	January 1, 2026
Wisconsin Complaint Notice Compass	All books	R-08151eCMP	January 1, 2026