



National Guardian Life Insurance Company

Two East Gilman Street, PO Box 1191, Madison, WI 53701

ENDORSEMENT

The policy and certificate to which this endorsement is attached are amended as follows:

Part III: When Insurance Under this Policy Ends is hereby deleted and the following new Part III is added:

PART III: POLICY CANCELLATION

Policy cancellation provision – “Notice of Policy cancellation may be provided at any time by written notice sent by the Policyholder to Us. Cancellation becomes effective on the later of: (a) the date We receive the notice; (b) the date stated in the notice; or (c) the 31st day after the notice is delivered.

We may terminate the Policy: (a) if the Policyholder fails to comply with any participation or contribution rules; (b) if the Policyholder fails to pay the premium when due, subject to any grace period provisions; (c) if the Policyholder has performed a fraudulent act or made an intentional misrepresentation of material fact under the terms of the coverage; or (d) if We decide to discontinue this program in the state of Delaware.

If We exercise our right to terminate the policy We will: (a) provide 31 days advanced written notice of termination; and (b) promptly return any unearned premium paid or the Policyholder will promptly pay any earned premium that has not been paid. Any earned or unearned premium will be determined on a pro rata basis.

Termination will be without prejudice to any claim that originated prior to the effective date of the cancellation.

The endorsement is effective on the later of the policy effective date or the certificate effective date to which it is attached.

There are no other changes to the policy or certificate.

In witness whereof We have caused this Endorsement to be signed by Our President and Secretary.

Sherri Kliczak, Secretary

John Larson, President