



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:

1. The following provisions are added

Right to Cancel: You, or someone acting on Your behalf, may cancel Your coverage under the Policy at any time by giving notice to Us. Your coverage under the Policy will be canceled as of the beginning of the next monthly billing cycle occurring on or immediately following Our receipt of such notice of cancellation. We will promptly refund the unearned portion of the unused collected premium which would not have been collected had Your premium been paid monthly. Cancellation will not affect any claim incurred before Your coverage under the Policy is canceled.

Unearned Premium: In the event of Your death, any premium paid for Your coverage under the Policy beyond the Policy month during which death occurred will be refunded. Refund will be made to the Policyholder (if the Your premium is being paid by the Policyholder) or to Your beneficiary or to Your estate within 30 days of Our receipt of due proof of death.

2. Under Claim Provisions, the provision entitled Proof of Loss is deleted and the following provision is added:

Proof of Loss: Written proof of loss must be given to Us within ninety (90) days after the loss begins. We will not deny nor reduce any claim if it was not reasonably possible to give proof of loss in the time required. In any event, proof must be given to us as soon as reasonably possible.

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