



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. Under Limitations and Exclusions, the exclusion concerning "expenses compensable under Workers' Compensation or Employers' Liability Laws or by any coverage provided or required by law (including, but not limited to, group, group-type and individual automobile "No-Fault" coverage)" is hereby deleted and the following exclusion is added:

Benefits will not be provided for services or injuries or diseases related to the covered person's job to the extent such covered person is covered or is required to be covered by Workers' Compensation Law. If the covered person enters into a settlement giving up the right to recover future medical benefits under a Workers' Compensation Law, this policy will not pay those medical benefits that would have been payable in the absence of that settlement.

2. Under Claim Provisions, the provision entitled Time Payment of Claims is hereby deleted and the following provision is added:

Time of Payment of Claims: Benefits payable under this policy will be paid immediately upon Our receipt of written proof of loss.

3. Under General Provisions, the provision entitled Legal Actions is hereby deleted and the following provision is added:

Legal Actions: No legal action may be brought to recover on the Policy before sixty (60) days after written proof of loss has been furnished as required by the Policy. No such action may be brought after five (5) years from the time written proof of loss is required to be furnished.

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