



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:

Under Definitions, the following definition is added:

Domestic Partner means a person living in a domestic partnership with the Insured. A domestic partnership shall be established when all of the following requirements are met:

- a) Both persons have a common residence and are otherwise jointly responsible for each other's common welfare as evidenced by joint financial arrangements or joint ownership of real or personal property, which shall be demonstrated by at least one of the following:
 - 1) A joint deed, mortgage agreement or lease;
 - 2) A joint bank account;
 - 3) Designation of one of the persons as a primary beneficiary in the other person's will;
 - 4) Designation of one of the persons as a primary beneficiary in the other person's life insurance policy or retirement plan; or
 - 5) Joint ownership of a motor vehicle;
- b) Both persons agree to be jointly responsible for each other's basic living expenses during the domestic partnership;
- c) Neither person is in a marriage recognized by Michigan Law or is a member of another domestic partnership;
- d) Neither person is related to the other by blood or affinity up to and including the fourth degree of consanguinity;
- e) Both persons are of the same sex and therefore unable to enter into a marriage with each other that is recognized by the Michigan Law, except that two persons who are each 62 years of age or older and not of the same sex may establish a domestic partnership if they meet the requirements set forth in this section;
- f) Both persons have chosen to share each other's lives in a committed relationship of mutual caring;
- g) Both persons are at least 18 years of age;
- h) Both persons file jointly an affidavit of domestic partnership; and
- i) Neither person has been a partner in a domestic partnership that was terminated less than 180 days prior to the filing of the current affidavit of domestic partnership, except that this prohibition shall not apply if one of the partners died, and, in all cases in which a person registered a prior domestic partnership, the domestic partnership shall have been terminated in accordance with the provision of law.

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