



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 Part I. Definition, the definition of Eligible Dependent is hereby deleted and the following definition is added:

Eligible Dependent means Your: (a) spouse, (b) unmarried child who is under the age of 19 years, and (c) an unmarried child under the age of 25 years who is a full-time student. An Eligible Dependent will also include (a) a dependent child of any age who is handicapped, (b) any other person whom state or federal law requires to be treated as a dependent for purposes of health plans, (c) a child for whom You or Your spouse have been appointed legal guardian, and (d) an adoptive child.

For purposes of this definition:

- A. An unmarried child under the age of 25 will be considered a full-time student if such student: (a) is carrying what the educational institution he is attending considers a full-time course load; or, (b) is unable to carry such full-time course load by reason of illness, injury, or physical or mental disability as documented by a Physician and is carrying at least 60% of what otherwise would be considered by the educational institution to be a full-time course load.
 - B. A dependent child of any age who is handicapped means a person who is: (a) incapable of self-sustaining employment by reason of mental retardation, mental illness or disorder, or physical handicap, and (b) chiefly dependent upon You for support and maintenance. Proof of such incapacity and dependency must be furnished to Us or the Policyholder within 31 days of the child's attainment of the limiting age and subsequently as may be required by Us or the Policyholder but not more frequently than annually after the two-year period following the child's attainment of the limiting age.
2. Under Individual Effective Dates, the provisions entitled Newborn Coverage and Adopted Children are hereby deleted and the following provisions are added:

Newborn Coverage: Newborn children are automatically covered under the terms of the policy from the moment of birth. Newborn children will include grandchildren who are financially dependent upon a covered grandparent and who resides with that covered grandparent continuously from birth.

Adopted Children: A child adopted by You is covered from the date of placement.

3. Under the provisions entitled When Insurance Under This Policy Ends and Individual Termination Dates the following provisions are added:

Notification of Policy Termination: No termination of the Policy will be effective unless We have made a good faith effort to notify all covered persons of the termination at least 30 days before the effective date of the termination.

Continuation of Coverage – Loss of Employment: If You are voluntarily or involuntarily terminated or laid off from employment and You lose Your coverage under the Policy, You may elect to continue coverage for Yourself and Your Covered Dependents provided that the Policy remains in force for active employees of Your former employer.

You will be considered to be laid off from employment if there is a reduction in hours to the point where the You are no longer eligible under the policy. Termination will not include discharge for gross misconduct.

Upon Your request, We will provide the instructions necessary to enable You to elect continuation of coverage.

Continuation of Coverage – Divorce: If You or Your spouse dissolve Your marriage by a valid decree of dissolution of marriage and Your spouse was a Covered Dependent then Your ex-spouse can apply for and receive, without evidence of insurability, the continuation of coverage under the Policy. Upon request by the Your former spouse or a covered dependent child, We will provide the instructions necessary to enable the child or former spouse to elect continuation of coverage.

4. Under Part IV.A. Covered Dental Expenses, it is hereby understood and agreed that surgical and non-surgical treatment of temporomandibular joint disorder and craniomandibular disorder will be covered. Coverage will be the same as that for the treatment of similar procedures, and will apply if the treatment is administered or prescribed by a physician or dentist
5. Under General Provisions, the provision entitled Changes in Policy, the following paragraph is added:

In the event that this Policy is issued to an employer, such employer may not change benefits, limit coverage, or otherwise restrict participation until each individual Insured is notified of the change. Notice in a format which meets the requirements of the Employee Retirement Income Security Act, United States Code Annotated, title 29, sections 1001 to 1461, is satisfactory for compliance with this section.

6. Under General Provisions, the following provision is added:

Statements Made in an Application or Enrollment Form: In the absence of fraud, all statements made by a Policyholder in its application for a policy or by an Insured in his/her enrollment form are deemed representations and not warranties. No such statements will be used by Us in any contest under the Policy unless: (1) such statements materially affect either the acceptance of the risk or the hazard assumed by Us; and (2) a copy of the written instrument containing the statement is attached to and made a part of this Policy and has been furnished to the Policyholder or Insured, as the case may be, or in the event of the Insured's death or incapacity to his/her beneficiary or personal representative.

This 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