



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. It is hereby understood and agreed that no change in premium will be effective unless and until We have given the Policyholder and each covered person at least 60 days prior written notice.
2. The provision entitled Time Payment of Claims is hereby deleted and the following provision is added:

Time of Payment of Claims: Time of Payment of Claims” Provision: “All benefits payable under this Policy will be paid within twenty-five (25) days after receipt of due written proof of such loss in the form of a Clean Claim where claims are submitted electronically, and will be paid within thirty-five (35) days after receipt of due written proof of such loss in the form of Clean Claim where claims are submitted in paper format. Benefits due under this Policy are overdue if not paid within twenty-five (25) days or thirty-five (35) days, whichever is applicable, after We have received a Clean Claim containing necessary medical information and other information essential for Us to administer any preexisting condition, coordination of benefits and subrogation provisions.

If the claim is not denied for valid and proper reasons by the end of the applicable time period described above, We will pay the provider (where the claim is owed to the provider) or the Insured person (where the claim is owed to the Insured Person) interest on accrued benefits at the rate of one and one-half percent (1½%) per month accruing from the day after payment was due on the amount of the benefits that remain unpaid until the claim is finally settled or adjudicated. Whenever interest due is less than one dollar (\$1.00), such amount will be credited to the account of the Insured Person or entity to whom such amount is owed.

In the event that We fail to pay benefits when due, the person entitled to such benefits may bring action to recover such benefits, any interest which may accrue, and any other damages as may be allowable by law.

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