



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. In the Policy, under Part IV. General Provisions, to the provision entitled Entire Contract, the following paragraph is added:

Any rider, endorsement, or application added to this Policy after the Effective Date or at reinstatement or renewal that reduces or eliminates benefits or coverage requires the Policyholder's signed acceptance. After the Effective Date, any rider or endorsement that increases benefits or coverage with an accompanying increase in premium during the Policy term must be agreed to in writing signed by the Policyholder, unless the increased benefits or coverage is required by law.

2. In the Certificate, Part IX - Coordination of Benefits is hereby deleted.
3. In the Certificate, under Part B. Limitations and Exclusions, section B, exclusion 23 is hereby deleted and the following exclusion is added:

Expenses paid under Workers' Compensation or Employers' Liability Laws or paid under any coverage provided or required by law (including, but not limited to, group, group-type and individual automobile "No-Fault" coverage).

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