

NATIONAL GUARDIAN LIFE INSURANCE COMPANY
Two East Gilman Street, PO Box 1191, Madison, Wisconsin 53701

AMENDMENT
AGE LIMITS FOR COVERED DEPENDENT CHILDREN

Attached to Policy/Certificate No.: NVIGRP 5/07 (NC) / NVIGRPCTV2 5/07 (NC)
Policyholder: Yadkin County Schools #36586

The Policy/ Certificate to which this Amendment is attached are amended as follows, unless already so stated:

Extension of Age Limit for Covered Dependent Children:

Coverage for any Covered Dependent child may be extended beyond any limiting age stated in the Policy/Certificate. This extension is available for any dependent child, regardless of student status. Such coverage may be extended until the last day of the month in which the child attains the age of 26.

(The limiting age will not apply to a child who, at the time of the limiting age, is incapable of self-support by reason of mental retardation, mental illness or disorder or physical handicap, provided the incapacitated child is dependent on an individual insured under the Policy/Certificate. Proof of the child's incapacity or dependency must be furnished to Us within 31 days of the child's attainment of the limiting age and subsequently as may be required by Us, but not more frequently than annually after the child's attainment of the limiting age.)

To extend coverage for a Covered Dependent to age 26 You must send Us a written notice of Your request and pay any additional required premium.

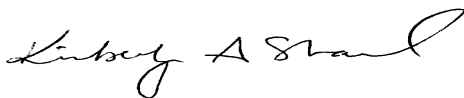
Transition of Children Previously Denied Enrollment or Who Terminated Coverage Due to Attaining Limiting Age:

If this change in the Policy/Certificate makes any formerly ineligible dependent child or terminated child eligible for coverage, the child will be eligible for re-enrollment as a newly eligible dependent during the next open enrollment period. If You are required by a court or administrative order to provide health benefit plan coverage for a child, You may enroll a child who is otherwise eligible for coverage without regard to these enrollment period restrictions.

This Endorsement takes effect on January 1, 2018, and expires on the same date as the policy/certificate to which it is attached.

There are no other changes to the policy/certificate.

In witness whereof, the Company has caused this Amendment to be signed by its President and Secretary.



Secretary



President