

CERTIFICATE OF COVERAGE AMENDMENT

POLICYHOLDER: Johnson Pond Learning Center

ISSUE DATE: November 1, 2011

GROUP POLICY NUMBER: 20168

AMENDED PAGE: 6 – GR.118 NC (Rev. 5-97)

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The above referenced policy contract is hereby amended by Citizens Security Life Insurance Company to change the Definitions as follows:

If you are insured by the group policy, you can also be insured for your Eligible Dependents.

Your Eligible Dependents are:

2. all your children who are not married, who:
 - a. are less than 26 years of age and who live with You and are dependent upon You for more than 50% of their support and maintenance.
 - b. If their legal address is different from Yours, they are considered to be a Dependent if so ordered by court decree or if they are listed on Your most recent Federal tax return.

This amendment is effective July 1, 2012. All other provisions will remain in effect as stated in the policy.

Signed on the 26th day of June, 2012 on behalf of Citizens Security Life Insurance Company



John Cornett, President & COO