NATIONAL GUARDIAN LIFE INSURANCE COMPANY

A Mutual Company Incorporated in 1909

Madison, WI

AMENDMENT

The Policy and Certificate to which this Amendment is attached are amended as follows:

The NGL address in the "Underwritten by:" field on the cover page is hereby revised to remove the P.O. Box 1191, and related zip code, and is replaced with the NGL Home Office Address only, as follows:

Underwritten by:

National Guardian Life Insurance Company (called "We", "Our", and "Us") Two East Gilman Street Madison, WI 53703

All other terms of the Policy and Certificate remain the same. There is no change to the mailing address of Our Administrator for matters such as premium payment, administrative changes, claims, complaints, grievances or appeals for your coverage.

Please place this Amendment with Your Policy/Certificate.

This Amendment is effective as of the effective date of the Policy/Certificate July 1, 2024.

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Kimberly A. Shaul, Secretary

Kut A. Olsan

Knut A. Olson, President