



National Guardian Life Insurance Company

Two East Gilman Street, PO Box 1191, Madison, WI 53701

ENDORSEMENT – OUT-OF-NETWORK OPTION

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

In the event the Insured does not have access to an In-Network Provider within the required geographic service area due to any network inadequacy, such Insured is always allowed the option of utilizing the services of an Out-of-Network Provider at the In-Network benefit until such time that an In-Network Provider becomes available.

The 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.

Mathew J. Dew, Secretary

Mark L. Solverud, President