

In consideration of the payment of premium calculated in the manner stated in the policy to which this rider is attached it is hereby agreed that the policy is amended as follows:

1. It is hereby Understood and Agreed that effective May 1, 2010 the following change is made to the policy to which this rider is attached.

Under **DECLARATIONS** on page 1 of the Policy, Item 3 Description of Class is amended to read:

1. All non-U.S. citizens of the Policyholder up to age 69 and their Eligible Dependents (if coverage has been purchased), while visiting the USA or another country outside their country of residence, excluding those countries identified on the OFAC list of excluded countries.

This rider takes effect on May 1, 2010 12:01 A.M. Standard time at Washington, DC, and it expires concurrently with the policy and is subject to all of the provisions, definitions, limitations and conditions of the policy not inconsistent herewith.

Attached to and made a part of Policy No. GLB 9124106 issued to Group Insurance Trust – Participating Organization – India Network by the Insurance Company of State of Pennsylvania.

In consideration of the payment of premium calculated in the manner stated in the policy to which this rider is attached it is hereby agreed that the policy is amended as follows:

1. It is hereby Understood and Agreed that effective May 1, 2010 the following change is made to the policy to which this rider is attached.

Under **DECLARATIONS** on page 1 of the Policy, Item 3 Description of Class is amended to read:

1. All non-U.S. citizens of the Policyholder from age 70 to age 99 and their Eligible Dependents (if coverage has been purchased), while visiting the USA or another country outside their country of residence, excluding those countries identified on the OFAC list of excluded countries.

This rider takes effect on May 1, 2010 12:01 A.M. Standard time at Washington, DC, and it expires concurrently with the policy and is subject to all of the provisions, definitions, limitations and conditions of the policy not inconsistent herewith.

Attached to and made a part of Policy No. GLB 9124104
issued to Group Insurance Trust – Participating Organization – India Network by the Insurance Company of State of Pennsylvania.

In consideration of the payment of premium calculated in the manner stated in the policy to which this rider is attached it is hereby agreed that the policy is amended as follows:

1. It is hereby Understood and Agreed that effective May 1, 2010 the following change is made to the policy to which this rider is attached.

Under **DECLARATIONS** on page 1 of the Policy, Item 3 Description of Class is amended to read:

1. All non-U.S. citizens of the Policyholder up to age 69 and their Eligible Dependents (if coverage has been purchased), while visiting the USA or another country outside their country of residence, excluding those countries identified on the OFAC list of excluded countries.
2. All non-U.S. citizens of the Policyholder from age 70 to age 99 and their Eligible Dependents (if coverage has been purchased), while visiting the USA or another country outside their country of residence, excluding those countries identified on the OFAC list of excluded countries.

This rider takes effect on May 1, 2010 12:01 A.M. Standard time at Washington, DC, and it expires concurrently with the policy and is subject to all of the provisions, definitions, limitations and conditions of the policy not inconsistent herewith.

Attached to and made a part of Policy No. GLB 9124104
issued to Group Insurance Trust – Participating Organization – India Network by the Insurance Company of State of Pennsylvania.