



A Mutual Company Incorporated in 1909
PO Box 1191 • Madison, WI 53701-1191

Administrative Office:
Superior Vision Services, Inc.
11101 White Rock Road, Suite 150
Rancho Cordova, CA 95670

Policy Modifications

Policy Modifications: Policy/Certificate Number #29854, Form # NVIGRP2002 - ND / NVIGRP2002CT - ND is amended as follows:

Eligible Dependent - Means a person listed below:

1. Your spouse;
2. Your unmarried dependent child under age 23, who is your natural or adopted child, children of adopting parents pending finalization of adoption procedures, step-child, foster child, or child for whom you are a legal guardian and who is financially dependent on You for support and maintenance or children for whom coverage has been court ordered.
3. Your unmarried child age 23 or older but less than age 26 who is:
 - a. Not regularly employed on a full-time basis;
 - b. Financially dependent upon You for support and maintenance; and
 - c. Enrolled as a full-time student in an accredited educational institution or licensed trade school.
4. Your unmarried child who has reached age 23 and who is:
 - a. Financially dependent upon You for support and maintenance; and
 - b. Incapable of self-sustaining employment by reason of mental retardation, mental illness or disorder or physical handicap. Proof of the child's incapacity or dependency must be furnished to Us for an already enrolled child who reaches the age limitation, or when You enroll a new disabled child under the plan. We may require proof again from time to time but not more often than once a year after the child reaches the age limit.

In all other respects, the Policy/Certificate remains the same.

RIDER: This rider, issued January 3, 2011, forms a part of Policy/Certificate No. #29584 issued to North Dakota Public Employees Retirement System (NDPERS). It is effective January 1, 2011. It does not vary, waive, alter or extend any of the terms, conditions, or provisions of the Policy, except as stated herein.

Signed for **National Guardian Life Insurance Company**

Sherri Kliczak, Secretary

Mark Solverud, President