

## PROMISSORY NOTES – VIATICAL SETTLEMENTS

In consideration of the premium charged it is hereby understood and agreed that the EXCLUSIONS SECTION is amended by the addition of the following paragraph:

- (o) 1) promissory notes, i.e. an investment whereby the maker agrees to pay to the payee a specific sum of money either on demand or at fixed or determinable future date;
- 2) viatical products including viatical settlement and viatical contracts; or
- 3) callable certificates of deposit.

ALL OTHER TERMS, CONDITIONS, AND EXCLUSIONS REMAIN UNCHANGED.