

**THE EPIC LIFE INSURANCE COMPANY**  
**AMENDED BENEFIT ENDORSEMENT**  
**FOR TERM LIFE CERTIFICATE**  
**FOR ONEIDA TRIBE OF INDIANS OF WISCONSIN**

In consideration of the premiums charged by EPIC and paid by the group policyholder to EPIC for the coverages issued under the group insurance policy under which EPIC issued the EPIC Certificate of Insurance to which this endorsement is attached that certificate and group insurance policy are amended by EPIC as follows:

**Number 2. Payment of Benefits under subsection "Term Life Coverage" under section "BENEFITS" is deleted and replaced by the following:**

**2. Payment of Benefits.**

- a. Covered Members Age 18 and Over.** We will pay benefits in the amount of coverage stated above at the time of your death to your beneficiary(ies) (if more than one beneficiary is designated, benefits will be divided equally among any surviving beneficiaries, unless otherwise specified) if we receive satisfactory notice of a claim, the completed claim form, and all other information that we need to determine our liability to pay benefits under the policy, including, but not limited to, medical records, accident reports, autopsy results, and other reports.

If a beneficiary is not named on a beneficiary designation form or in any other manner prearranged by us as acceptable and on file with the policyholder, we will determine the beneficiary and pay benefits to the first available individual or individuals using the following naming sequence:

- (1) surviving spouse; or, if none
- (2) surviving children (natural children or legally adopted) in equal shares; or, if none
- (3) surviving grandchild or grandchildren in equal shares; or, if none
- (4) surviving parent(s) in equal shares; or, if none
- (5) surviving brother(s) and sister(s) in equal shares; or, if none
- (6) death benefits will be paid to your estate if there are no survivors in (1) through (5) above.

- b. Covered Members Under Age 18.** We will pay benefits in the amount of coverage stated above at the time of your death to your beneficiary if we receive satisfactory notice of a claim, the completed claim form, and all other information that we need to determine our liability to pay benefits under the policy, including, but not limited to, medical records, accident reports, autopsy results, and other reports.

We will determine the beneficiary and pay benefits to the first available individual or individuals using the following naming sequence:

- (1) surviving spouse; or, if none
- (2) surviving children (natural children or legally adopted) in equal share; or, if none
- (3) surviving legal guardian(s) in equal shares; or, if none

- (4) surviving parent(s) in equal shares; or, if none
- (5) surviving brother(s) and sister(s) in equal shares; or, if none
- (6) surviving grandparent(s) in equal shares; or, if none
- (7) death benefits will be paid to your estate if there are no survivors in (1) through (6) above.

Benefits are paid in a lump sum to the designated beneficiary as indicated in our records. However, other arrangements for a different mode of payment may be made, subject to our prior written approval.

This endorsement shall be effective beginning December 7, 2012. It shall continue in force under the same provisions as govern the policy.

All other terms, provisions and conditions of the entire policy remain unchanged except as stated above.

IN WITNESS WHEREOF, The EPIC Life Insurance Company has executed this endorsement.

The EPIC Life Insurance Company



Michael F. Hamerlik, President