

Endorsement No. 4

It is hereby understood and agreed that definition of "Member" and "Spouse" as defined in the Master Application is amended to read under the age of 80.

It is hereby understood and agreed that Item #5 "Premium Rate" as stated in the Master Application is amended to read as follows:

5. Premium Rate:

Up to Age 69:
Class A & B: \$306 per year per Member

Age 70 to 74:
Class A & B: \$533 per year per Member

Age 75 to 79:
Class A & B: \$1,066 per year per Member

It is also understood and agreed that the following Item # A.11 is added to the "Exclusions and Limitations" as stated in the Policy:

Exclusions and Limitations

Applicable to ages 75-79 only:

- A. 11. any condition for which the Insured Person received medical advice, consultation or treatment within twelve (12) months prior to the commencement of a Trip, with the exception of a Chronic Condition which is under treatment and Stabilized by the regular use of prescribed medication;

"Chronic Condition" means a disease or disorder which has existed for a minimum of twelve (12) month.

"Stabilized" means there has not been a change in the medical condition requiring medical or psychiatric intervention for a minimum of twelve (12) months.

