

**United Concordia Insurance Company
4401 Deer Path Road,
Harrisburg, PA 17110**

CERTIFICATE OF ASSUMPTION

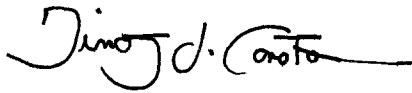
United Concordia Insurance Company (an Arizona domiciled life and health insurer) was a party to a merger agreement between United Concordia Life and Health Insurance Company (Pennsylvania domiciled life and health insurer) and United Concordia Insurance Company providing for the assumption by United Concordia Insurance Company of all of the obligations and liabilities under this policy/certificate of insurance issued by United Concordia Life and Health Insurance Company. By virtue of this agreement, the liabilities and obligations of United Concordia Life and Health Insurance Company under this policy/certificate of insurance issued by the company, are now directly those of United Concordia Insurance Company effective January 1, 2018. All benefits under the policy/certificate remain the same.

All premiums now or hereafter due on this policy/certificate are payable to United Concordia Insurance Company at its home office or executive office or to its duly authorized agents.

This Certificate of Assumption forms a part of and is to be attached to your policy/certificate.

IN WITNESS WHEREOF, United Concordia Insurance Company has caused this Certificate of Assumption to be executed this 1st day of January 2018.

President

A handwritten signature in black ink, appearing to read "Jim J. Conato". The signature is written in a cursive style with a long horizontal flourish extending to the right.