

ENDORSEMENT


TO BE ATTACHED TO AND READ AS PART OF
GROUP POLICY NO: 3462

**RETURN OF PREMIUM PAID & DEPOSIT ADMINISTRATION BENEFIT, IF ANY FOR
LAPSED ASSURANCE**

It is hereby declared and agreed that in the event an Assurance has lapsed under the Policy, the Company will return any premium paid after the Assurance has lapsed and the Deposit Administration Benefit under Assurance C, if any. Notwithstanding anything contained herein to the contrary, no failure to exercise and no delay in exercising any return of such premium or Deposit Administration Benefit under Assurance C, if any on the part of the Company shall operate as a waiver thereof, nor shall it constitute a continuation of the lapsed Assurance. The receipt by the Company of any payment of premium paid after the Assurance has lapsed shall not constitute an acceptance of premium nor a continuation of the lapsed Assurance and the Company shall be under no liability in any manner whatsoever to the Assured Life in respect of the lapsed Assurance.

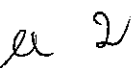
Any return of premium or Deposit Administration Benefit under Assurance C, if any by the Company to the Policyholder shall be deemed a good, valid and sufficient return to the Assured Life and is deemed binding on the Assured Life upon receipt of the same by the Policyholder. A receipt by the Policyholder or on their behalf by any person or persons duly authorised in writing by the Policyholder shall be a good, valid and sufficient discharge to the Company in respect of such return.

In all other respects, the terms, conditions and exclusions of the Policy shall remain unaltered.



Authorised Signatory

Dated: 1st October 2009


*GMBS/Lapsed/GS3462



Great
Eastern