

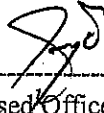
ENDORSEMENT NO. 0003 (PREM)

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

Effective date of this Endorsement: 10/03/2005

Notwithstanding anything contained in the Policy to the contrary, it is hereby declared and agreed that all premiums due and payable under this Policy shall be paid by the Policyholder and/or the Assured Life, as the case may be, directly to the Company only at its Head Office or Branch Offices.

All other terms and conditions of the Policy shall remain unaltered.



Authorised Officer

Date: 1st October 2009

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