## Endorsement

It is agreed by and between the Proposer and the Company that where the
Proposer exercises the option to increase the Death Benefit on the life of Mr.
(the "Keyman") under Clause 3.1 (iv) of this document, such
increase shall be effective only after such underwriting (including subjecting the
Life Assured to one or more medical examinations) as may be considered
advisable by the Company and after the Company is satisfied of the financial
condition of the Proposer (on the basis of such documents as may be submitted
by the Proposer and/or obtained by the Company).

Place:	
Date:	Signature of Official
	authorised in Board
	Resolution & his seal.