

ADDITIONAL INSURED

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

LIFE INSURANCE AGENTS PROFESSIONAL LIABILITY

The following Special Conditions apply to your policy:

SECTION III - DEFINITIONS, has been amended to include the following:

Additional Insured means any person or organization:

- (1) which is not owned or controlled by any **Insured**; or
- (2) which does not own or control any **Insured**; or
- (3) which is not affiliated with any **Insured** through any common ownership or control; or
- (4) in which any **Insured** is a director, officer, partner or principal stockholder,

which is endorsed to this policy as **additional insured**, but only for **claims** arising from the sole negligence of the **Insured** and/or any **insured agent(s)** in the course of their performance of or failure to perform **professional services**.

SCHEDULE OF ADDITIONAL INSUREDS

The inclusion of Additional Insured(s) shall not increase the Limits of Liability shown in the policy.

All other Terms, Conditions, and Exclusions of this Policy remain unchanged.