

CERTIFICATE AMENDATORY RIDER

This Rider amends the Certificate by adding the following program features and is effective on July 1, 2020.

- For groups with coverage of one cleaning, exam, and fluoride treatment per calendar year, dental frequency limits are extended to two per calendar year for the remainder of 2020 and through 2021 without any impact to premium.
- For groups with Maximum Rollover, \$100 will be added to each members' Maximum Rollover Account. In addition, for the remainder of 2020, Guardian will remove the requirement to submit a claim in order to rollover funds. This enhancement will be implemented without any impact to premium.

This Rider is part of the Certificate. Except as stated in this Rider, nothing contained in this Rider changes or affects any other terms of the Certificate.

The Guardian Life Insurance Company of America



Michael Estep, Vice President