



COCOLIFE Building, 6807 Ayala Avenue Makati City 1226
Tel. No. 8812-9015 * Fax No. 8812-9039*8812-9040

ENDORSEMENT

ATTACHED TO AND MADE PART OF
POLICY CONTRACT NUMBER _____

The following provision shall be added to the Benefit Provisions of the Policy Contract:

If the Insured dies prior to surviving at least six (6) months from the date of birth, the liability of the Company shall be limited to the refund of the total Premium Charges, Insurance Charges and Administrative Charges paid and the Account Value determined in accordance with the Death Benefit provision of this Policy.

A handwritten signature in black ink, appearing to read "M. Arbis", is written over a horizontal line.

MARK ANTHONY F. ARBIS
Head for Operations

This Endorsement has been read and conformed to by the Policyowner.

POLICYOWNER