This evidence of coverage verifies that the student named below is covered by the Plan Sponsor for the benefits described in this booklet, provided the eligibility and enrollment requirements are met.

Plan No. Evidence No. Effective Date
Issued To

This EVIDENCE OF COVERAGE replaces any EVIDENCE OF COVERAGE previously issued under the above Plan which describes similar or identical benefits provided by the Plan Sponsor.
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ELIGIBILITY FOR LIFE AND DISMEMBERMENT COVERAGES

Student Coverage

Eligible Students

To be eligible for student coverage under this policy, you must be: (a) an active full-time student, in good standing, engaged in the curriculum of Washington University in St. Louis School of Medicine; and (b) a member of, or eligible for membership in, the American Medical Association.

"Active full-time student" means you are: (a) carrying at least the minimum credit hour requirement designated by Washington University in St. Louis School of Medicine as full-time; and (b) attending classes and performing other duties as required to maintain status as a student in good standing.

To remain eligible for coverage between school sessions, you must be scheduled to return to school, on a full-time basis, at the start of the next session.

Other Conditions

If you must pay part of the cost of student coverage, we won't insure you until you enroll in this policy and agree to make the required payments. If you do this: (a) more than 31 days after you first become eligible; or (b) after you previously had coverage which ended because you failed to make a required payment, we also ask for proof that you are insurable. And you won't be covered by this policy until we approve that proof in writing.

If your active full-time enrollment ends before you meet any proof of insurability requirements that apply to you, you will still have to meet those requirements if you later return to active full-time enrollment.

When Your Coverage Starts

Your coverage under this policy is scheduled to start on your effective date. But you must be: (a) actively enrolled as a full-time student; and (b) attending classes on a full-time basis on the scheduled effective date. And you must have met all of the applicable conditions explained above, and any applicable waiting period. If you are enrolled as a full-time student, but not attending classes on a full-time basis on the date your insurance is scheduled to start, we will postpone your coverage until the date you return to active full-time student status.

Sometimes, a scheduled effective date is not a regularly scheduled class day. But your coverage will start on that date if you were: (a) actively enrolled as a full-time student; and (b) attending classes on a full-time basis, on your last regularly scheduled class day.

Benefits that require proof of insurability won't start until you send us the proof and we approve it in writing. Once we have approved it, the benefits are scheduled to start on the effective date shown in the endorsement section of your application. A copy of the approved application is furnished to you.

When Your Coverage Ends

Your coverage under this policy ends on the date your active full-time enrollment ends for any reason, except as explained below. Such reasons include disability, death and leave of absence.
Coverage also ends on the date you stop being a member of a class of students eligible for insurance under this policy, or when this policy ends for all students. And it ends when this policy is changed so that benefits for the class of students to which you belong ends.

If you fail to pay your part of the cost of this policy, your coverage ends. It ends on the last day of the period for which you made the required payments, unless coverage ends earlier for other reasons.

Read this certificate of coverage carefully if your coverage ends. You may have the right to replace certain blanket insurance benefits with converted policies.

When Your Coverage

Student benefits that don’t require proof that you are insurable are scheduled to start on the effective date shown on the sticker attached to the inside front cover of this booklet.

Student benefits that require such proof won’t start until you send us the proof and we approve it in writing. Once we have approved it, the benefits are scheduled to start on the effective date shown in the endorsement section of your application. A copy of the approved application is furnished to you.

But you must be fully capable of performing the major duties of a student in good standing in your class year on a full-time basis at 12:01AM Standard Time for your place of residence on the scheduled effective date or dates. And you must have met all of the applicable conditions explained above, and any applicable waiting period. If you are not fully capable of performing the major duties of your occupation on any date part of your insurance is scheduled to start, we will postpone that part of your coverage until the date you are so capable and are working your regular number of hours.

Sometimes, the effective date shown on the sticker or in the endorsement is not a regularly scheduled work day. If the scheduled effective date falls: on a holiday; on a vacation day; on a non-scheduled work day; or during an approved leave of absence, not due to sickness or injury, of 90 days or less; and if you were performing the major duties of your regular occupation and working your regular number of hours on your last regularly scheduled work day, your coverage will start on the scheduled effective date. However, any coverage or part of coverage for which you must elect and pay all or part of the cost, will not start if you are on an approved leave and such coverage or part of coverage was not previously in force for you under a prior plan which this plan replaced.
<table>
<thead>
<tr>
<th>Student Basic Term Life Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Basic Term Life Insurance Amount</td>
</tr>
<tr>
<td>Insurance Amount: $10,000.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Student Basic Accidental Death and Dismemberment Insurance (AD&amp;D)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Basic AD&amp;D Insurance Amount</td>
</tr>
<tr>
<td>Insurance Amount: $10,000.00</td>
</tr>
</tbody>
</table>
### Your Group Term Life Insurance

#### Basic Life Benefit
If you die while insured for this benefit, we'll pay your beneficiary the amount shown in the schedule.

#### Proof of Death
We'll pay this insurance as soon as we receive written proof of death. This should be sent to us as soon as possible.

#### Your Beneficiary
You decide who gets this insurance if you die. You should have named your beneficiary on your enrollment form. You can change your beneficiary at any time by giving the policyholder written notice, unless you've assigned this insurance. But the change won't take effect until the policyholder gives you written confirmation of the change.

If you named more than one person, but didn’t tell us what their shares should be, they’ll share equally. If someone you named dies before you do, his share will be divided equally by the beneficiaries still alive, unless you’ve told us otherwise.

If there is no beneficiary when you die, we’ll pay the insurance to one of the following: (a) your estate; (b) your spouse; (c) your parents; (d) your children; or (e) your brothers and sisters.

#### Assigning Your Life Insurance
If you assign this insurance, you permanently transfer all your rights under this insurance to the assignee. Only one of the following can be an assignee: (a) your spouse; (b) one of your parents or grandparents; (c) one of your children or grandchildren; (d) one of your brothers or sisters; or (e) the trustee(s) of a trust set up for the benefit of one or more of these relatives.

We suggest you speak to your lawyer before you make any assignment. If you decide you want to assign this insurance, ask the policyholder for details or write to us.

#### Payment to a Minor or Incompetent
If your beneficiary is a minor or incompetent, we have the option of paying this insurance in monthly installments. We would pay them to the person who cares for and supports your beneficiary.

#### Payment of Funeral or Last Illness Expenses
We have the option of paying up to $2,000.00 of this insurance to any person who incurs expenses for your funeral or last illness.

#### Settlement Option
If you or your beneficiary ask us, we'll pay all or part of this insurance in installments. Any request must be made to us in writing. The amounts of the installments and how they would be paid depend on what we offer at the time the request is made.
Converting This Group Term Life Insurance

If Employment Or Eligibility Ends

Your group life insurance ends if: (a) you are no longer an active full-time student; or (b) you stop being a member of an eligible class of students. If either happens, you can convert your group life insurance to an individual life insurance policy. Conversion choices are based on your disability status.

If you are not disabled, as defined in the section labeled "Extended Life Benefit With Waiver of Premium", you can convert to a permanent life insurance policy. You can convert the amount for which you were covered under this plan, less any group life benefits you become eligible for in the 31 days after this insurance ends.

If you: (a) are disabled, as defined in the section labeled "Extended Life Benefit With Waiver of Premium"; and (b) have not yet been approved for the Extended Life Benefit, you can convert to: (a) a permanent life insurance policy; or (b) an interim term insurance policy, as explained in the section labeled "Interim Term Insurance". You can convert the full amount for which you were covered under this plan.

If you are later approved for the Extended Life Benefit, then the converted policy, if any, is cancelled as of our approval date.

If The Group Plan Ends Or Group Life Insurance Is Dropped

Your group life insurance also ends if: (a) this group plan ends; or (b) life insurance is dropped from the group plan for all students or for your class. If either happens, you may be eligible to convert as explained below. Conversion choices are based on your disability status.

If you: (a) are not disabled, as defined in the section labeled "Extended Life Benefit With Waiver of Premium", when this coverage ends; and (b) you have been insured by a Guardian group life plan for at least five years, you can convert to a permanent life insurance policy. But, the amount you can convert is limited to the lesser of: (a) $10,000.00; or (b) the amount of your insurance under this plan, less any group life benefits you become eligible for in the 31 days after this insurance ends.

If you: (a) are disabled, as defined in the section labeled "Extended Life Benefit With Waiver of Premium"; and (b) have not yet been approved for the Extended Life Benefit, you can convert to: (a) a permanent life insurance policy; or (b) an interim term insurance policy. You can convert the full amount for which you were covered under this plan.

If you are later approved for the Extended Life Benefit, then the converted policy, if any, is cancelled as of our approval date.

The Converted Policy

The premium for the converted policy will be based on your age on the converted policy’s effective date. The converted policy will start at the end of the period allowed for conversion. The converted policy does not include disability or dismemberment benefits.

Interim Term Insurance

If you: (a) are disabled, as defined in the section labeled "Extended Life Benefit With Waiver of Premium" and (b) have not yet been approved for the Extended Life Benefit, you have the option to convert your coverage to an individual term life insurance policy. The individual term policy requires lower premiums than an individual permanent insurance policy.
This Interim term policy is available for only one year from the date you become disabled. During this year, if you are approved for the Extended Life Benefit, the interim term insurance is cancelled, as of our approval date. If, after one year, you have not been approved for the Extended Life Benefit, you must convert to an individual permanent life insurance policy, or coverage will end. Premiums for the individual permanent life insurance policy will be based on your age as of the date you convert from the interim term insurance policy.

How And When To Convert
To get a converted policy, you must apply to us in writing and pay the required premium. You have 31 days after your group life insurance ends to do this. We won’t ask for proof that you are insurable.

Death During The Conversion Period
If you die in the 31 days allowed for conversion, we’ll pay your beneficiary the amount you could have converted. We’ll pay whether or not you applied for conversion.

Extended Life Benefit With Waiver Of Premium

Important Notice
This section applies to your basic life benefit. But, it does not apply to your accidental death and dismemberment benefits;

If You Are Disabled
You are disabled if you meet the definition of total disability, as stated below. If you meet the requirements in the "How and When to Apply" provision, we'll extend your basic life insurance under this section without payment of premiums from you or the policyholder.

Total Disability or Totally Disabled means, due to sickness or injury, you are:

(a) not able to perform, on a full-time basis, the material and substantial duties of any occupation, for which you are qualified for by training, education, or experience; and

(b) you are receiving regular doctor's care appropriate to the cause of disability.

How And When To Apply
To apply for this extension, you must submit satisfactory written medical proof of your total disability within one year of the onset of that disability. Any claim filed after one year from the onset of total disability will be denied, unless we receive written proof that: (a) you lacked the legal capacity to file the claim; or (b) it was not reasonably possible for you to file the claim.

Also, in order to be eligible for this extension, you must:

(a) become totally disabled before you reach age 60 and while insured by the group plan; and

(b) remain totally disabled for 180 consecutive days.

You are encouraged to apply for this benefit immediately upon the onset of disability.
Continued Eligibility For Extended Life Benefit

We may require periodic written proof that you remain totally disabled to maintain this extension. This written proof of your continued disability and doctor’s care must be provided to us within 30 days of the date we make each such request.

We can require that you take part in a medical assessment, with a medical professional of our choice, as often as we feel is reasonably necessary during the first two years we’ve extended your life benefits. But after two years, we can’t have you examined more than once a year.

Until You’ve Been Approved For This Extended Life Benefit

Your life insurance under the group plan may end after you’ve become totally disabled, but before we’ve approved you for this extension. During this time period, you may either:

(a) continue group premium payments, including any portion which would have been paid by the policyholder until you are approved or declined for this extended life benefit; or

(b) convert to an individual permanent or term policy. Please read the section labeled “Converting This Group Term Life Insurance” for details on how to convert.

However, if this group plan terminates, and you are totally disabled and eligible, but not yet approved, for this extended benefit, you must convert to an individual permanent or term policy, and remain insured under such policy until you are approved by us for the extended benefit.

Converting does not stop you from claiming your rights under this section. But if you convert and we later approve you for this extended benefit, we’ll cancel the converted policy as of our approval date. Once you are approved for this extended benefit, your group term life coverage will be reinstated at no further cost to you or the policyholder.

When This Extension Begins

Once approved by us, your extended benefit will be effective on the later of:

(a) 180 consecutive days from the date you are unable to maintain enrollment as a full-time student due to total disability; or

(b) the date we approve you for this benefit.

Once you are approved for this extension, we’ll refund all basic term life insurance premiums paid by you from the date of disability.

When This Extension Ends

Your extension will end on the earliest of:

(a) the date you are no longer disabled;

(b) the date we ask you to be examined by our doctor, and you refuse;

(c) the date you do not give us the proof of disability we require;

(d) the date you are no longer receiving regular doctor’s care appropriate to the cause of disability; or

(e) the day before the date you reach age 65.
If the extension ends, and you are not insured by the group plan again as an active full-time student, you can convert as if your status as a full-time student just ended. Read the section labeled "Converting This Group Term Life Insurance".

If You Die While Covered By This Extension

If you die while covered by this extension we’ll pay your beneficiary the amount for which you were covered on your last day as an active full-time student, subject to all reductions which would have applied had you stayed an active student.

Proof Of Death

We’ll pay as soon as we receive

(a) written proof of your death, that is acceptable to us; and

(b) medical proof that you were continuously disabled until your death.

This must be sent within one year of your death.

Your Basic Accidental Death And Dismemberment Benefits

The Benefit

We’ll pay the benefits described below if you suffer an irreversible covered loss due to an accident that occurs while you are insured. The loss must be a direct result of the accident, independent of all other causes. And, it must occur within 90 days of the date of the accident.

Covered Losses

Benefits will be paid only for losses identified in the following table. The Insurance Amount is shown in the Schedule.

<table>
<thead>
<tr>
<th>Covered Loss</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of Life</td>
<td>100% of Insurance Amount</td>
</tr>
<tr>
<td>Loss of a hand</td>
<td>50% of Insurance Amount</td>
</tr>
<tr>
<td>Loss of a foot</td>
<td>50% of Insurance Amount</td>
</tr>
<tr>
<td>Loss of sight in one eye</td>
<td>50% of Insurance Amount</td>
</tr>
<tr>
<td>Loss of thumb and index finger of same hand</td>
<td>25% of Insurance Amount</td>
</tr>
</tbody>
</table>

For covered multiple losses due to the same accident, we will pay 100% of the Insurance Amount. We won’t pay more than 100% of the Insurance Amount for all losses due to the same accident.

Loss of:

(a) a hand or foot means it is completely cut off at or above the wrist or ankle.

(b) sight means the total and permanent loss of sight.
Payment Of Benefits

For covered loss of life, we pay the beneficiary of your basic group term life insurance.

For all other covered losses, we pay you, if you are living. If not, we pay the beneficiary of your basic group term life insurance.

We pay all benefits in a lump sum, as soon as we receive proof of loss which is acceptable to us. This should be sent to us as soon as possible.

Exclusions

We won’t pay for any loss caused directly or indirectly:

- by willful self-injury, suicide, or attempted suicide while sane;
- by sickness, disease, mental infirmity, medical or surgical treatment;
- by infection, except pyogenic infections which result from an accidental bodily injury or bacterial infections which result from the accidental ingestion of contaminated substances;
- by unintentional or nonvoluntary inhalation of gas or taking of poisons;
- by your taking part in a riot or other civil disorder; or in the commission of or attempt to commit a felony;
- by travel on any type of aircraft if you are an instructor or crew member; or have any duties at all on that aircraft;
- by declared or undeclared war or act of war or armed aggression;
- while you are a member of any armed force;
- while you are a driver in a motor vehicle accident, if you do not hold a current and valid driver’s license;
- by your legal intoxication; this includes, but is not limited to, your operation of a motor vehicle; or
- by your voluntary use of a controlled substance, unless: (1) it was prescribed for you by a doctor; and (2) it was used as prescribed. A controlled substance is anything called a controlled substance in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as amended from time to time.