

**LIFE INSURANCE COMPANY OF NORTH AMERICA**  
**(herein called the Company)**

Amendment to be attached to and made a part of the Group Policy  
A Contract between the Company and

Policyholder: Trustee of the Group Insurance Trust for Employers in the Services Industry  
Participating Subscriber: AHS Management Company, Inc. dba Ardent Health Services  
(herein called the Subscriber)

Policy No.: FLX - 980400

**PLEASE READ**

**IMPORTANT:** The attached amendment to your policy has been made at your request, and will be effective on the date shown within the amendment. Please review this amendment immediately and confirm that it accurately reflects your request and is consistent with your intentions. If amended certificates have been provided, please review these as well. If there are any errors or discrepancies, please notify your account manager or account service representative immediately. If you have not notified your account manager or account service representative of any errors or concerns, continued payment of premium more than 31 days after delivery of this amendment will be deemed acceptance of this amendment.

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This Amendment will be in effect on the Effective Date(s) shown below only for insured Employees in Active Service on that date. If an Employee is not in Active Service on the date his insurance would otherwise become effective, it will be effective on the date he returns to Active Service.

The Company and the Subscriber hereby agree that the Policy is amended as follows:

1. Effective August 1, 2017, Spouse Reduction Schedule has been added to all Classes in the Policy as follows:

Age Based Reductions

Voluntary Life Insurance Benefit for a Spouse age 70 and over will reduce to the percentage shown below:

65% of the Life Insurance Benefit at age 70

50% of the Life Insurance Benefit at age 75

Benefit reductions will be effective on the October 1 coinciding with or next following the Spouse's attainment of age as specified in schedule above.

2. Effective August 1, 2017, reference to Spouse coverage ending at age 70 has been deleted from the Policy.

Except for the above, this Amendment does not change the Policy in any way.

FOR THE COMPANY



Matthew G. Manders, President

Date: August 29, 2017

Amendment No. 03

TL-004780