



FORT DEARBORN LIFE INSURANCE COMPANY

Chicago, Illinois

Administrative Office: 20445 Emerald Parkway, Suite, 400 • Cleveland, Ohio 44135
800-544-9000 • Fax Number (216) 898-0678

MERGER CERTIFICATE

Policyholder: As shown on the application for group insurance

Policy/Group Number: As shown on the group insurance policy

Effective 12/31/04, at 11:59 p.m., the following change is hereby made to the above referenced policy/certificate:

All references to Medical Life Insurance Company are changed to Fort Dearborn Life Insurance Company.

The effect and intent of this MERGER CERTIFICATE is to certify that, pursuant to the terms of a Plan and Agreement of Merger (the "Merger Agreement") providing for a Merger of Medical Life Insurance Company, an Ohio stock insurance corporation, into and with Fort Dearborn Life Insurance Company, an Illinois stock insurance corporation, principally located at 300 East Randolph Chicago, Illinois 60601, and the Administrative Office located at 20445 Emerald Parkway, Suite, 400, Cleveland, Ohio 44135. Pursuant to the Merger Agreement, the existence of Medical Life Insurance Company will terminate as of 11:59 p.m. on 12/31/04 which is the effective date of the merger.

All terms and conditions of the Policy or certificates issued under the Policy, if group coverage, remain unchanged except that Fort Dearborn Life Insurance Company assumes all of the obligations due and rights owed to Medical Life Insurance Company under the Policy and any certificates issued under the Policy if group coverage.

All claims and suits or actions on the Policy shall be directed to Fort Dearborn Life Insurance Company at 20445 Emerald Parkway, Suite, 400, Cleveland, Ohio 44135. Premium payments should be directed in the same manner as current payment process.

All lawsuits may be served upon Fort Dearborn Life Insurance Company either at its principal office located at 300 E. Randolph St., Chicago, Illinois, 60601 or at its administrative office located at 1020 31st Street, Downers Grove, Illinois, 60515 with attention to: General Counsel.

This Merger Certificate forms part of your policy/certificate and should be attached thereto.

IN WITNESS WHEREOF, Fort Dearborn Life Insurance Company, an Illinois stock insurance company, has caused this Merger Certificate to be executed and attested to effective 12/31/04.

Margaret J. McDeville

Secretary

Lucy M. M...

President