THE ESTATE LIFE INSURANCE COMPANY OF AMERICA
ORANGEBURG, SOUTH CAROLINA

POLICY NO	NAME OF INSURED	DATE OF ISSUE

GROUP POLICY NO.	NAME OF MASTER POLICYHOLDER	DATE OF ISSUE

This instrument certifies that the policy or contract of insurance or annuity identified by number, name of insured and date of issue, heretofore issued by CAROLINA GENERAL LIFE INSURANCE COMPANY of Greenville, South Carolina, has been assured by THE ESTATE LIFE INSURANCE COMPANY OF AMERICA, of Orangeburg, South Carolina, provided said policy or contract of insurance or annuity is, according to its terms, in force or eligible for reinstatement as of this date.

This assumption is undertaken pursuant to the terms of a Merger Agreement between CAROLINA GENERAL LIFE INSURANCE COMPANY and THE ESTATE LIFE INSURANCE COMPANY OF AMERICA. Said Merger Agreement has been approved by the Honorable R. Lee Kelly, Insurance Commissioner of the State of South Carolina, who has entered an order granting the petition for merger as filed by the above two companies pursuant to the said Merger Agreement. A duplicate original of said Merger Agreement is on file in the office of the Insurance Commissioner of the State of South Carolina.

THE ESTATE LIFE INSURANCE COMPANY OF AMERICA hereby agrees with the owner of said policy or contract of insurance or annuity that it will perform under the policy or contract in the place and stead of CAROLINA GENERAL LIFE INSURANCE COMPANY, in the same degree that CAROLINA GENERAL LIFE INSURANCE COMPANY was bound to perform, subject to all terms and conditions of said policy or contract of insurance or annuity.

In witness whereof THE ESTATE LIFE INSURANCE COMPANY OF AMERICA has caused this certificate of assumption to be executed and attested by its proper officers at Orangeburg, South Carolina, this _____ day of _____ 1958.

THE ESTATE LIFE INSURANCE
COMPANY OF AMERICA

BY _____
President

ATTEST:

_____
Secretary

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