



Joinder Agreement for Individual Products

Undersigned Subscriber _____ agrees to the establishment of an insurance trust fund ("Insurance Fund") for the purpose of implementing a Trust Agreement ("Trust Agreement"), and to the designation of The Bank of New York, (Delaware) as "Trustee" for said Insurance Fund and Trust Agreement.

The undersigned, as a Subscriber under the above Trust Agreement: 1) agrees to be bound by the terms of the Trust Agreement and the policy (including all of its attached documentation) issued to the Trustee (including any amendments); 2) requests that the insurance coverage for him/herself and/or his/her Dependents under the policy or policies issued to the Trustee (subject to the applicable underwriting requirements of the Insurer) and that such coverage become effective as of the requested date or as of the date of approval of the Subscriber and his/her Dependents for participation under the Trust Agreement; 3) agrees that the covered benefits provided shall be in accordance and shall be subject to the terms of the policy or policies issued to the Trustee of the Insurance Fund; 4) agrees to make the required contributions to the Insurance Fund; and 5) also agrees that in the case of default, fraud or no payment the Subscriber will be liable to the insurer for such fraud, or unpaid contributions for the coverage period, and such insurer may terminate coverage.

It is understood and agreed that no coverage shall become or remain effective as to any person if he or she fails to meet minimum underwriting requirements of the insurer.

Signed at _____ this _____ day of _____

_____ Amount of Advance Payment \$ _____

By _____ (Signature - Title) Witness _____