Aetna Life & Casualty Bermuda (Ltd.)
Hamilton, Bermuda

Amendment (GR-9N-CR1)

Effective Date: Immediately

The group policies specified above have been amended. The following summarizes the changes in the group policy, and the Certificate of Insurance describing the policy terms is amended accordingly. This amendment is effective on the date shown above.

Whenever coverage provided by this policy is in violation of any U.S. economic or trade sanctions, such coverage shall be null and void. For example, Aetna cannot pay for health care services provided in a country under sanction by the United States unless permitted under a written Office of Foreign Asset Control (OFAC) license. Learn more on the US Treasury's website at: www.treasury.gov/resource-center/sanctions.

President

Aetna Life and Casualty (Bermuda) Ltd.

OFAC Exclusions
Rider: 1
Issue Date: July 21, 2011