

THE SUMMARY DOCUMENT NEVADA LIFE AND HEALTH INSURANCE
GUARANTY ASSOCIATION

The following sentence "Insurance companies or their agents are required by law to give or send you this notice.", was omitted in the Summary Document that was sent to you with Bulletin Number 91-007 dated December 31, 1991.

Please add this sentence to the text of the Summary Document Form No. NGA-6 (10/91) on Page 1 as indicated below.

Coverage is NOT provided for your policy or any portion of it that is not guaranteed by the Insurer or for which you have assumed the risk, such as a variable contract sold by prospectus.

Insurance companies or their agents are required by law to give or send you this notice. However, Insurance companies and their agents are prohibited by law from using the existence of the guaranty association to induce you to purchase any kind of Insurance policy.

(The sentence should not be highlighted when it is added to the Summary Document.)

It is not necessary for you to stop using Summary Document forms that you may have already printed. Please make a note to add the omitted sentence at your next printing of the document.

We regret the inconvenience this has caused and thank you for your cooperation.

TERESA P. FRONCEK RANKIN, J.D., CPCU
Commissioner of Insurance