



A Mutual Company Incorporated in 1909  
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**COMPLIANCE WITH THE ILLINOIS RELIGIOUS FREEDOM  
PROTECTION AND CIVIL UNION ACT (“The Act”)**

The above-referenced Act, which was effective June 1, 2011, creates a legal relationship between two persons of the same or opposite sex who form a civil union. The Act provides that the parties to a civil union are entitled to the same legal obligations, responsibilities, protections and benefits that are afforded or recognized by the laws of Illinois to spouses. The law further provides that a party to a civil union shall be included in any definition or use of the terms “spouse”, “family”, “immediate family”, “dependent”, “next of kin”, and other terms descriptive of spousal relationships as those terms are used throughout Illinois law. This includes the terms “marriage” or “married”, or variations thereon. If policies of insurance provide coverage for children, the children of civil unions must also be provided coverage.

Additional information about the Act can be found in the Consumer Fact Sheet available on the Illinois Department of Insurance website at [www.insurance.illinois.gov](http://www.insurance.illinois.gov).

Please be advised that National Guardian Life Insurance Company complies with the requirements of the Act in its administration of existing and newly-issued policies.