2027



Life Insurance Endorsement

For individual metal plans

TRIPLE-S SALUD

ESTAMOS CONTIGO

Triple-S Salud

1441 Ave. Roosevelt, San Juan, Puerto Rico

Independent licensee of Blue Cross Blue Shield Association

Life Insurance Endorsement for Individual Metal Products 1/2027

Endorsement Applicable to the Products Triple-S Directo 1/2027, Pocket de Triple-S 1/2027 & Uno de Triple S 1/2027

This endorsement is appended to and forms part of the policy to which it is attached, is issued in consideration of the corresponding additional premium payment, and is subject to the policy terms and conditions that are not in conflict with the endorsement's terms and conditions.

TRIPLE-S Salud, INC. AGREES TO: 1) pay out the product in a lump sum to the beneficiary, after Our Vida Management Office receives reliable proof that the death of the Insured occurred while this endorsement was still in effect; and 2) provide all other rights and benefits in accordance with the terms and conditions of this endorsement.

RIGHT TO EXAMINE THE ENDORSEMENT - RIGHT OF CANCELLATION

If the Owner of the endorsement is not satisfied with it, they may cancel it no later than 30 days after it was received by returning it to Our Vida Management Office or to the agent through which the endorsement was acquired. This endorsement will be regarded as though it had never been issued immediately after it is returned or sent by mail. Any premium paid will be returned within 10 days after it being received.

This endorsement is a legal contract between the owner of the endorsement and Triple-S Salud, Inc.

PLEASE READ YOUR ENDORSEMENT CAREFULLY!

Signed by **Triple-S Salud, Inc.,** on the endorsement date.

Michael Muchniki

President & Chief Executive Officer of Triple S Management Office

The insurance will be paid out if the death of the Insured occurs while the endorsement is in effect. The premiums will be paid while the insured is alive, up until the expiration date.

This endorsement does not share in the surplus of the Company.

TERM LIFE INSURANCE UNTIL 95 YEARS OF AGE

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Section 1: Definitions

When using the following words, their meaning will be:

You, Your	The Owner of this endorsement
We, Us, Our	**TRIPLE-S Salud, INC.**
Insured	The person whose life is insured under this endorsement, as shown in the specifications page. In this endorsement, the insured is the primary policyholder; the endorsement does not apply to dependents.
Insurance Amount	The amount for the Death Benefit is $10,000.
Age	The age of the Insured as of their closest birthday.
Product	The amount We are required to pay under the endorsement terms upon the death of the Insured.
Endorsement Date	The effective date of the endorsement will be as listed in the specifications page. This date is also used to determine the Endorsement's Anniversary, Years, and Months.
Endorsement Anniversary	It is the same day and month as Your endorsement date, in each subsequent year during which the endorsement is in effect.
Endorsement Year	A twelve-month period beginning each year on the month and day of the Policy Date.
Endorsement Month	A period that begins every month on the day number of the Endorsement Date and ends the following month on the day before the Endorsement Date.
Expiration Date	The date when the Policy ends, after an effective period of 12 months. The date is shown in the specifications page.
Written Request	A request in writing signed by You. All correspondence to Us must be sent to Our Office servicioalciente@ssspr.com. We may require Your endorsement to be sent along with Your request.

Section 2: General Provisions

Contract

This endorsement, appended to the healthcare policy of Triple-S Directo, Pocket by Triple-S, MTD 02/2001 (Rev. 10/2007), Triple-S Directo Plus Model – Alternative I 02/2007 (Rev. 10/2007), and Triple-S Directo Plus Model – Alternative II 04/2007 (Rev. 10/2007), as well as any supplementary applications or attachments and amendments, constitute a single contract between the parties. All statements made in the application will be considered as representations, not as guarantees. No statement made may be used to invalidate this endorsement or dispute a complaint submitted by virtue of it, unless said statement was included in the application.

Modifications

No agent is authorized to modify, change, or waive any provision in this endorsement. A modification will only be valid if it is done in writing and is approved by Our President, Vice President, or Secretary. We may request that You send this endorsement for approval it so it will reflect any changes made.

Incontestability

We will not dispute this endorsement after it is in effect during the life of the Insured for two years after the Endorsement Date. If this endorsement is reinstated, this provision will apply from the date of reinstatement and will be limited to fraudulent representations in the application for reinstatement.

Suicide

If the Insured commits suicide, regardless of whether they are of sane mind or not, within a period of two years from the Endorsement Date, the Product will not be paid out. In its place, the beneficiary will receive an amount equal to

the premiums paid. If the state law where this endorsement is issued provides a shorter period of time, then such period shall apply.

Payment Protection
Unless You and We are in agreement, or unless it is otherwise specified in this endorsement, no person entitled to receive benefits under this endorsement may exchange, pledge, sell, or assign any portion of these benefits. To the extent allowed by law, said benefits are not subject to claims from the recipient's creditors or any legal proceedings against the recipient.

Sex or Age
If the age or sex of the Insured is incorrectly registered in the application, the amount for the Death Benefit will be adjusted. The adjusted benefit amount will be that which the premium payments would have provided for the correct age and sex of the Insured. The age shown in the specifications page is the age of the Insured as of the Endorsement Date.

Endorsement Termination
This endorsement will end or terminate:
1. when You request its termination;
2. when the death of the Insured occurs;
3. on the endorsement's Expiration Date;
4. on the date the grace period ends, if a sufficient premium has not been paid; whichever occurs first.

Section 3: Death Benefit Product

Product
If the Insured dies while this endorsement is in effect and before the Expiration Date, We will pay out the Product to the beneficiary. The product is the sum of:
(a). the Insurance Amount: PLUS
(b). any insurance on the life of the Insured provided through additional endorsements
(c). the portion of any premium paid applicable to a time period subsequent to the month in which the Insured died, MINUS
(d). any uncovered premium, if the death occurs during a grace period.
We will pay out the Product to the beneficiary after We receive reliable proof of the death and the due claim in writing.

Section 4: Premiums and Reinstatements

Premium Payments
Premiums must be paid at Our Vida Management Office. You may pay the first premium directly to Us at Our Vida Management Office or to Our agent. If You want a receipt for Your premium payment, We will provide one at Your request. The first premium payment must be made upon delivery of this endorsement. The insurance does not exist until the first premium is paid, as long as all the statements and responses in every application section are correct. Each premium after the first is due on the first day of the Endorsement Month after the end of the period for which the previous premium was paid. Each premium must be paid on or before its due date.

Grace Period
We will grant You a period of 31 days from the date of the premium payment, to pay premiums after the first. This is known as the grace period. This endorsement will remain in effect during the grace period. If You do not pay the premium due at the end of the grace period, this endorsement will end on the same day Your grace period ends.

If the Insured dies during the grace period, We will pay the death benefit but will deduce the premium needed to cover the period from the beginning of the grace period until the end of the Endorsement Month in which the Insured died.

Reinstatement
If the grace period ends before the required premium is paid and this endorsement terminates, You may request to have it reinstated. To reinstate this endorsement, You must:
(a) apply in writing within five (5) years after the end of the grace period and before the Expiration Date;
(b) provide Us with satisfactory evidence of insurability, showing that the health of the Insured, their occupation, and other risks factors have not changed substantially since the Endorsement Date; and
(c) the payment of all the due and unpaid premiums of the original endorsement and any attachments plus 6% annual compound interest, from their respective due dates until the date of reinstatement.

The effective date of the reinstatement will be the first day of the Endorsement Month, or the following month after We approve Your application for reinstatement. When this endorsement is reinstated, a new two- year period of incontestability will begin regarding material representations made in the application for reinstatement.

Section 5: Possession and Beneficiary

Owner
The owner of this endorsement is the primary policyholder.

Beneficiary
The beneficiary is the person(s) designated by You to receive the Product upon the death of the Insured. If two or more beneficiaries survive the Insured, We will pay the benefit in equal parts, unless You have established otherwise. If no beneficiary survives the Insured, You will be the beneficiary if You are still alive; otherwise, the Endorsement Product will be paid to Your heirs. If the Insured dies and no beneficiary has been designated, We will pay out said benefits in a lump sum, in equal parts and in the order established, to one of these persons or groups: 1) spouse; 2) surviving children; 3) surviving parents; 4) surviving siblings; 5) executors or administrators.

Changes
To change the owner or the beneficiary, submit a Written Petition while the Insured is still alive. The change will not become effective until it is registered in Our Vida Management Office. Once registered, it will come into effect on the date You signed it. This change will not apply to any payment made by Us before Your petition was registered. If You had designated an irrevocable beneficiary, You must obtain the consent of said beneficiary for the change to be effective.

Transfer
You may assign this endorsement. We will not be obligated by an assignment unless it has been done in writing, signed by You, and has been registered in Our Vida Management Office. We are not responsible for the validity of any assignment. Any amount to be paid to an assignee will be issued in a lump sum. Any claim submitted by an assignee will be subjected to proof of interest from the assignee and the extent of the assignment.

Section 6: Notification

This endorsement is valuable property to You. If anyone suggests that You replace it, please contact Us immediately to make sure Your rights are protected. When You write to Us, please include Your name, address, and endorsement number. Please notify Us immediately of any change. We will write back to Your last known address.

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The Product will be paid out if the death of the Insured occurs while the endorsement is in effect.
Premiums shall be paid for as long as the Insured is alive, up until the Expiration Date.

This endorsement does not share in the surplus of the Company.

787.774.6060
787.792.1370
TTY (hearing impaired)

Monday to Friday	7:30 a.m. - 8:00 p.m.
Saturday	9:00 a.m. - 6:00 p.m.
Sunday	11:00 a.m. - 5:00 p.m.

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