



III

Administrative and Endorsement Agreement



Administrative and Endorsement Agreement



Agreement effective this first day of January, 1994 between the National Educational Alumni Trust, formerly the New England Alumni Trust, (“NEATrust”) and Bertholon-Rowland Corp. (“B-R Corp.”), with corporate offices at 16 Jay Street, New York, New York 10013.

WHEREAS, the NEATrust endeavors to make available various benefits to its members; and
WHEREAS, B-R Corp., is an insurance broker/administrator engaged in the Property, Casualty, Life and Accident/Health business; and

The parties wish to provide for the official sponsorship by the NEATrust of insurance plan(s) to be offered by B-R Corp. to members of the NEATrust and for the performance of certain services by the NEATrust and its participating association and B-R Corp.

In consideration of the mutual covenants and promises hereinafter set forth, the parties agree as follows:

Article I – THE SPONSORED PLAN(S)

The NEATrust Executive Committee hereby designates B-R Corp. as the exclusive endorsed Insurance Broker/Administrator for the NEATrust insurance plan(s) offered to participating NEATrust Associations. This arrangement will be named “The Sponsored Plan(s)” in this Agreement.

Article II – RESPONSIBILITIES OF NEAT PARTICPATING ASSOCIATIONS

- A. Participating associations of the NEATrust shall furnish B-R Corp. with member-related information which it maintains for its normal operating purposes such as names and addresses of alumni;
- B. Participating associations of the NEATrust shall respond to member inquiries concerning the Sponsored Plan(s) by referring all inquiries to B-R Corp.;
- C. Participating associations of the NEATrust will provide to B-R Corp. available demographic information to assist B-R Corp. in placement and/or renewal of the Sponsored Plan(s);
- D. Participating associations of the NEATrust shall permit B-R Corp. to use its name and logo for solicitations as may be reasonably appropriate to assist B-R Corp. in the discharge of its responsibilities under this Agreement.

Article III – SPONSORSHIP

The NEATrust and its participating associations shall endorse the Sponsored Plan(s) to its membership in communication considered to be appropriate and in good taste. Endorsement by the participating associations shall include, but is not limited to, allowing B-R Corp. to:

- A. advertise, subject to approval, in any association publication to association members when appropriate;
- B. advertise the Sponsored Plan to non-members subject to association approval.

Article IV – NO FINANCIAL OBLIGATION BY NEATrust

The NEATrust and its Executive Committee have no financial obligation to make payments of any kind either to B-R Corp. or to any of the insurance carriers issuing certificates or policies of insurance to participating association members under the sponsored plan(s).

Article V – RESPONSIBILITIES OF B-R CORP.

- A. B-R Corp. assumes the responsibilities for promoting, selling and servicing the Sponsored Plan(s);
- B. B-R Corp. shall use its best efforts to advertise and promote the Sponsored Plan in order to increase the participation of NEATrust association members;
- C. B-R Corp. shall encourage non-members to join NEATrust whenever possible, by emphasizing the advantages of Trust membership;

- D. B-R Corp. shall be responsible for all policy issuance, underwriting, administration, customer service, billing, collecting and reporting of premium;
- E. B-R Corp. shall provide to the NEATrust Executive Committee a detailed annual review of the program, which will be presented in person or in writing. Such report shall include, to the extent available, but not limited to, the following information;
 - i. Comparative levels of participation in the plan, including premiums;
 - ii. Marketing Plans;
 - iii. Sale Results;
 - iv. Individual association results;
 - v. Withdrawals by association;
 - vi. Enrollments of new associations;
 - vii. An accounting of the NEATrust Escrow Account;
 - viii. An accounting of the amount in the Education Fund;
- F. B-R Corp. agrees that no advertising, printed material or marketing material will be directed by B-R Corp. to the association members not already insured in the program until approved by the participating association. B-R Corp. will furnish such marketing materials to the participating association in advance of any contact with membership. The participating association agrees to accept or reject this material within 15 days. The participating association approval shall not be unreasonably withheld.
- G. B-R Corp. agrees that it will not transfer ownership of any insured records to another administrator/broker without the approval of NEATrust providing that this approval will not be unreasonably or arbitrarily withheld.
- H. B-R Corp. agrees that it will make no separate agreement regarding the plan(s) in the NEATrust with any association who, at the time of the signing of this agreement, is a participating association in the NEATrust. This shall not apply to the Marketing File Tape Agreement.
- I. B-R Corp. agrees to the best of its ability to act in the best interests of NEATrust within the scope of this Agreement and the Broker/Administrator relationship.
- J. B-R Corp. agrees to prepare necessary federal tax forms required in its capacity as broker/administrator.

Article VI – ADMINISTRATIVE COSTS AND EXPENSES INCURRED BY THE NEATrust

In consideration of the value to B-R Corp. of the use of the participating association name and logo, B-R Corp. agrees to pay the participating association a royalty as follows:

1. A royalty as specified in the Addenda attached to and made a part hereof;
2. Royalties will be paid annually, calculated as of January 1, (calculation date), with payment to be made as soon after this date as data is reasonably available, but no later than 60 days after each calculation date.
3. Once an association lets its association in the NEATrust lapse, royalties, which might otherwise be paid to such participating association, shall be placed in a segregated account to be designated the “Educational Fund” at the then current royalty rate of participating associations.
4. As a part of the services furnished to NEATrust under this Agreement, B-R Corp. will bear the reasonable expenses of two meetings of the Executive Committee of the Board of Advisors of NEATrust in each calendar year. Any meetings in excess of the two meetings shall be paid for from the Educational Fund of the NEATrust, which is held by B-R Corp. as a service to NEATrust.

Article VII – ERRORS AND OMISSIONS COVERAGE

B-R Corp. agrees to maintain Errors & Omissions insurance in amounts consistent with its obligations hereunder, subject to available insurance coverage.

Article VIII– CONFIDENTIALIALITY OF INSURANCE RECORDS

Except as otherwise required by law, each party agrees to maintain the confidentiality of all proprietary information supplied by the other party, including records of individual members/insured.

All tapes and mailing lists provided to B-R Corp. by the participating associations are to be used for only the specific reason supplied and the ownership of such lists remains that of the association(s) supplying them. B-R Corp. also agrees not to instruct any agent, license, printer, list house or mailing organization to violate the terms of this agreement. B-R Corp. further agrees that any participating association that furnishes proof of the violation of the terms of this Article by B-R Corp. shall be entitled to a penalty fee of \$1.00 for each name used by B-R Corp. Such penalty shall constitute the entire compensation to the association and no further fee, fine or payment shall be due.

Article IX – ARBITRATION

Any controversy of claim arising out of or relating to this Agreement, or the breach thereof, shall be settled by arbitration in accordance with Arbitration Rules of the American Arbitration Association, and judgment upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction thereof.

Article X – CONSTRUED UNDER LAWS OF NEW YORK

The provisions of this Agreement, and all rights and obligations of the parties hereunder shall be governed and construed in accordance with the laws of the State of New York.

Article XI – TERMINATION

To obtain information on the date and terms of the Agreement, please contact Hillary Rumburg at American Insurance Administrators, Inc. by calling (800) 486-8501 ext. 140.

Article XII – RIGHTS UPON TERMINATION

- A. B-R Corp. shall cease its activities on behalf of NEATrust upon termination of this Agreement.
- B. Termination or non-renewal of this Agreement shall bar B-R Corp. from representing or holding itself out in any way as the endorsed or sponsored broker of the NEATrust.
- C. All documents, books, addresses, mailing lists and any other information pertaining to the Insurance Program furnished to B-R Corp. by the participating associations of the NEATrust shall be owned by the participating associations.
- D. The Escrow Account and the Educational Fund shall both be turned over to the NEATrust in exchange for a Hold Harmless Agreement for the benefit of the B-R Corp. at the termination of this Agreement.

Article XIII– AMENDMENTS TO AGREEMENT

No changes to this Agreement shall be binding unless made in writing, agreed to and signed by authorized agents of both parties.

Article XIV – HOLD HARMLESS

Each party hereto agrees to indemnify and to hold the other harmless from any and all liability, loss, damage, fines, penalties and costs, including expenses and reasonable attorney's fees which either party shall sustain by reason of the other party's negligent acts or omissions in carrying out their respective responsibilities set forth in this Agreement.

Article XV – ENTIRE AGREEMENT

This document represents the entire Agreement between the parties hereto and supersedes all prior oral and written agreements between individual associations participating in the plan(s) in this trust and Association Consultants, Inc. to which B-R Corp. might have succeeded, as well as all prior oral or written agreements or representations between the parties of this Agreement, namely NEATrust and B-R Corp.

ACCEPTED BY:

NEATrust

BERTHOLON-ROWLAND CORP.

H. Maxwell Burry, Jr.
Chairman

James R. Eisenmann
Senior Vice President

Date: April 11, 1994

Date: February 23, 1994

FIRST AMENDMENT TO THE ADMINISTRATIVE AND ENDORSEMENT AGREEMENT

WHEREAS, effective January 1, 1994 the National Educational Alumni Trust (“NEATrust”) and Bertholon-Rowland Corp. (“B-R Corp.”) entered into an Administrative and Endorsement Agreement (“Agreement”) for purposes of administering the NEATrust; and

WHEREAS, pursuant to Article XIII of the Agreement, B-R Corp. and the NEATrust reserved the right from time to time to amend the Agreement; and

WHEREAS, the parties to the Agreement desire to amend certain terms of the Agreement.

NOW THEREFORE, in consideration of the mutual covenants and agreements of B-R Corp. and the NEATrust, it is hereby agreed that the Agreement is hereby amended as follows:

1. Article XI to the Agreement is deleted and replaced by the following provision:

ARTICLE XI TERMINATION

To obtain information on the date and terms of the Agreement, please contact Hillary Rumburg at American Insurance Administrators, Inc. by calling (800) 486-8501 ext. 140.

2. Hereinafter, the Administrators of the NEATrust shall be American Insurance Administrators, Inc., an Ohio corporation and American Insurance Administrators, Inc., a Colorado corporation (jointly referred to as “AIA”).

3. The following Article XVI shall become part of the Agreement:

ARTICLE XVI
NOTICE

Every notice required or permitted to be given pursuant to the provisions of this Agreement shall be in writing and shall be deemed given sufficiently when sent by first class registered or certified mail, return receipt requested and postage prepaid, to the following address:

If to the NEATrust:

Chairman of the NEATrust

Note: This will not specify name and address because the chairman changes every 4 years, and therefore the address changes every four years.

If to AIA:

ALAN E. Zink, President & CEO
American Insurance Administrators, Inc.
3070 Riverside Drive
P.O. Box 21090
Columbus, OH 43221

4. The term “(TempoCare)” referred to in Addendum IV to the Agreement shall be deleted.

IN WITNESS WHEREOF, Bertholon-Rowland Corp. and the NEATrust have caused this amendment to be duly executed on the date first written above.

WITNESS

BERTHOLON-ROWLAND CORP.

NEATrust

By: _____
John G. Lynch, Chairman and CEO

By: _____
J. Todd Coleman, Chairman

SECOND AMENDMENT TO THE ADMINISTRATIVE AND ENDORSEMENT AGREEMENT

WHEREAS, effective January 1, 1994 the National Educational Alumni Trust (“NEATrust”) and Bertholon-Rowland Corp. (“B-R Corp”) entered into an Administrative and Endorsement Agreement (“Agreement”) for purposes of administering the NEATrust; and

WHEREAS, pursuant to Article XIII of the Agreement, B-R Corp and the NEATrust reserved the right from time to time to amend the Agreement; and

WHEREAS, the agreement was amended to name American Insurance Administrators, Inc., an Ohio Corporation and American Insurance Administrators, Inc., a Colorado Corporation (jointly referred to as “AIA”) as the Administrator; and

WHEREAS, the parties to the Agreement desire to amend certain terms of the Agreement.

NOW THEREFORE, in consideration of the mutual covenants and agreements of AIA and the NEATrust, it is hereby agreed that the Agreement is amended as follows:

1. Article VI of the Agreement is deleted and replaced by the following provision:

ARTICLE IV

ADMINISTRATIVE COSTS AND EXPENSES INCURRED BY THE NEATrust

In consideration for the value to AIA of the use of the participating associations’ name and logo, AIA agrees to pay the participating associations that endorse the Sponsored Plans *(pursuant to Article III of this Agreement) a royalty as follows:

- i. A royalty as specified in the Addenda attached to and made a part hereof;
- ii. Royalties will be paid annually, calculated as of January 1 (January 1 calculation date), for the plans named in Addendum I, Addendum VI and Addendum VII, with payment to be made as soon after this date as data is reasonably available, but no later than 60 days after each January 1 calculation date. Royalties will be paid annually, calculated as of July 1 (July 1 calculation date), for the plans named in Addendum III, Addendum IV, Addendum VIII and Addendum IX, with payment to be made as soon after this date as data is reasonably available, but no later than 60 days after each July 1 calculation date. Royalties will be paid annually for plans named in Addenda not named in this Article VI according to the terms specified in the Addenda.
- iii. When an association’s participation in the NEATrust is terminated (pursuant to Article III of the NEATrust), royalties which might otherwise be paid to such terminated association, shall be placed in a segregated account to be designated as the “Educational Fund” at the then current royalty rate of participating associations.
- iv. When an association’s participation in the NEATrust becomes inactive (pursuant to Article III of NEATrust), royalties which might otherwise be paid to such inactive association, shall be placed in a fund designated as the “Marketing Fund” at the then current royalty rate of participating associations. The Marketing Fund shall be used to support direct marketing activities.
- v. As a part of the services furnished to the NEATrust under this Agreement, AIA will bear the reasonable expenses of two meeting of the Executive Committee of the

Board of Advisors of the NEATrust during each calendar year. Any meeting in excess of the two meetings shall be paid for from the Educational Fund of the NEATrust which is held by AIA as a service to the NEATrust.

2. For the royalty referred to in Addendum II please contact Hillary Rumburg at American Insurance Administrators, Inc. by calling (800) 486-8501 ext. 140.
3. The sentence in Addendum II referring to policy year which reads "The policy year is January 1 through December 31," shall be deleted and replaced with "The royalty will be paid annually, calculated as of July 1 (calculation date), with payment to be made as soon after this date as data is reasonably available, but no later than 60 days after each calculation date."

IN WITNESS WHEREOF, AIA and the NEATrust have caused this amendment to be duly executed.

WITNESS:

NATIONAL EDUCATIONAL ALUMNI TRUST

By: _____
Gordon A. Taylor

Date: 6/21/2001

AMERICAN INSURANCE ADMINISTRATORS, INC.

By: _____
Alan E. Zink, President & CEO

Date: 6/11/2001

ADDENDUM I



This Addendum is attached to and made a part of the Administrative and Endorsement Agreement between Bertholon-Rowland Corp. and the NEATrust dated January 1, 1994.

GROUPTERM LIFE PLAN

To obtain information on royalty fee arrangements, please contact Hillary Rumburg at American Insurance Administrators Inc. by calling (800) 486-8501 ext. 140.

ACCEPTED BY:

NEATrust

BERTHOLON-ROWLAND CORP.

H. Maxwell Burry, Jr.
Chairman

James R. Eisenmann
Senior Vice President

Date: April 11, 1994

Date: February 23, 1994

ADDENDUM II



This Addendum is attached to and made a part of the Administrative and Endorsement Agreement between Bertholon-Rowland Corp. and the NEATrust dated January 1, 1994.

MAJOR MEDICAL

To obtain information on royalty fee arrangements, please contact Hillary Rumburg at American Insurance Administrators Inc. by calling (800) 486-8501 ext. 140.

ACCEPTED BY:

NEATrust

BERTHOLON-ROWLAND CORP.

H. Maxwell Burry, Jr.
Chairman

James R. Eisenmann
Senior Vice President

Date: April 11, 1994

Date: February 23, 1994

ADDENDUM III



This Addendum is attached to and made a part of the Administrative and Endorsement Agreement between Bertholon-Rowland Corp. and the NEATrust dated January 1, 1994.

CATASTROPHIC MEDICAL

To obtain information on royalty fee arrangements, please contact Hillary Rumburg at American Insurance Administrators Inc. by calling (800) 486-8501 ext. 140.

ACCEPTED BY:

NEATrust

BERTHOLON-ROWLAND CORP.

H. Maxwell Burry, Jr.
Chairman

James R. Eisenmann
Senior Vice President

Date: April 11, 1994

Date: February 23, 1994

ADDENDUM IV



This Addendum is attached to and made a part of the Administrative and Endorsement Agreement between Bertholon-Rowland Corp. and the NEATrust dated January 1, 1994.

TEMPORARY MAJOR MEDICAL (TempoCare)

To obtain information on royalty fee arrangements, please contact Hillary Rumburg at American Insurance Administrators Inc. by calling (800) 486-8501 ext. 140.

ACCEPTED BY:

NEATrust

BERTHOLON-ROWLAND CORP.

H. Maxwell Burry, Jr.
Chairman

James R. Eisenmann
Senior Vice President

Date: April 11, 1994

Date: February 23, 1994

ADDENDUM V



This Addendum is attached to and made a part of the Administrative and Endorsement Agreement between Bertholon-Rowland Corp. and the NEATrust dated January 1, 1994.

SERVICE MARKS

American Insurance Administrators, Inc. (AIA), a wholly-owned subsidiary of Bertholon-Rowland Corp., shall have the sole right to market the Sponsored Plan(s) under service marks or trademarks registered with the United States Patent Office, or state agencies authorized to register trademarks or service marks, by and in the name of AIA. The NEATrust shall not use AIA's marks without prior written consent of AIA. Nothing in this Agreement shall be construed as giving the NEATrust any right, title or ownership interest in AIA's marks.

ACCEPTED BY:

NEATrust

BERTHOLON-ROWLAND CORP.

J. Todd Coleman
Chairman

John G. Lynch
Chairman & CEO

Date: 06-25-99

Date: 07-06-99

ADDENDUM VI



This Addendum is attached and made a part of the Administrative and Endorsement Agreement between American Insurance Administrators, Inc. and the NEATrust dated January 1, 1994.

GROUP TERM LIFE INSURANCE PLAN OFR ALUMNI OVER AGE 60
(Senior AlumniTerm_{SM})

To obtain information on royalty fee arrangements, please contact Hillary Rumburg at American Insurance Administrators Inc. by calling (800) 486-8501 ext. 140.

ACCEPTED BY:

NATIONAL EDUCATIONAL ALUMNI TRUST

By: _____
Gordon A. Taylor

Date: 01-11-01_____

AMERICAN INSURANCE ADMINISTRATORS, INC.

By: _____
Alan E. Zink, President & CEO

Date: 06-08-01_____

ADDENDUM VII



This Addendum is attached and made a part of the Administrative and Endorsement Agreement between American Insurance Administrators, Inc. and the NEATrust dated January 1, 1994.

HIGH LIMIT, RE-ENTRY GROUP TERM LIFE INSURANCE (EstateTerm®)

To obtain information on royalty fee arrangements, please contact Hillary Rumburg at American Insurance Administrators Inc. by calling (800) 486-8501 ext. 140.

ACCEPTED BY:

NATIONAL EDUCATIONAL ALUMNI TRUST

By: _____
Gordon A. Taylor

Date: 01/11/01

AMERICAN INSURANCE ADMINISTRATORS, INC.

By: _____
Alan E. Zink, President & CEO

Date: 06/08/01

ADDENDUM VIII



This Addendum is attached and made a part of the Administrative and Endorsement Agreement between American Insurance Administrators, Inc. and the NEATrust dated January 1, 1994.

TRAVEL HEALTH INSURANCE (AlumniAbroad_{SM})

To obtain information on royalty fee arrangements, please contact Hillary Rumburg at American Insurance Administrators Inc. by calling (800) 486-8501 ext. 140.

ACCEPTED BY:

NATIONAL EDUCATIONAL ALUMNI TRUST

By: _____
Gordon A. Taylor

Date: 01/11/01

AMERICAN INSURANCE ADMINISTRATOS, Inc.

By: _____
Alan E. Zink, President & CEO

Date: 06/08/01

ADDENDUM IX



This Addendum is attached and made a part of the Administrative and Endorsement Agreement between American Insurance Administrators, Inc. and the NEATrust dated January 1, 1994.

LONG TERM CARE INSURANCE (AlumniLTC®)

To obtain information on royalty fee arrangements, please contact Hillary Rumburg at American Insurance Administrators Inc. by calling (800) 486-8501 ext. 140.

ACCEPTED BY:

NATIONAL EDUCATIONAL ALUMNI TRUST

By: _____
Gordon A. Taylor

Date: 01-11-01

AMERICAN INSURANCE ADMINISTRATOS, Inc.

By: _____
Alan E. Zink, President & CEO

Date: 06/08/01

Resolution of the National Educational Alumni Trust

On this 12th day of June 2001, the Executive Committee of the National Educational Alumni Trust (NEATrust) resolves to direct and empower its Chairman/Chairperson to immediately authorize the transfer of custodial and fiduciary responsibility for any and all assets, bank accounts and investment accounts of the NEATrust to American Insurance Administrators, Inc. (AIA) of Columbus, Ohio.

This empowerment of the NEATrust Chairman/Chairperson specifically includes the authority to sign and execute on behalf of NEATrust any and all documents, resolutions and instruments as may be required to accomplish this transfer to AIA.

Be it further resolved that this transfer of custodial and fiduciary responsibility to AIA for these assets on behalf NEATrust shall include authority to accept and convey, assign, transfer, or otherwise dispose of any or all assets, bank accounts, investment accounts, or shares of stocks, bonds, debentures, debenture stock and other securities of every description now or hereafter registered in the name of NEATrust or held or owned by NEATrust, and to sign and execute on behalf of NEATrust all and any instruments of acceptance and transfer and other documents whenever necessary or proper to effectuate the same with full power to appoint any attorney or attorneys with full power of substitution therein, and that any and all instruments of acceptance and transfer and other documents in connection therewith hereto fore signed and executed on behalf of NEATrust in accordance with the authority set out above are hereby ratified and confirmed.

Name

Title

Signature

AMENDMENT TO ADDENDUM IX



This Addendum is attached and made a part of the Administrative and Endorsement Agreement between American Insurance Administrators, Inc. and the NEATrust dated January 1, 1994.

LONG TERM CARE INSURANCE through LTC Quote (AlumniLTC®)

To obtain information on royalty fee arrangements, please contact Hillary Rumburg at American Insurance Administrators Inc. by calling (800) 486-8501 ext. 140.

ACCEPTED BY:

NATIONAL EDUCATIONAL ALUMNI TRUST

By: _____
Dr. Gordon A Taylor, Chairperson

Date: 12/15/02

AMERICAN INSURANCE ADMINISTRATORS, INC.

By: _____
Philip J. Super, President & COO

Date: 12/17/02

AMENDMENT TO ADDENDUM IX



This Addendum is attached and made a part of the Administrative and Endorsement Agreement between American Insurance Administrators, Inc. and the NEATrust dated January 1, 1994.

LONG TERM CARE INSURANCE through GE Capital (AlumniLTC®)

Each Association actively sponsoring AlumniLTC® through GE Capital may choose only one of the following two options:

To obtain information on royalty fee arrangements, please contact Hillary Rumburg at American Insurance Administrators Inc. by calling (800) 486-8501 ext. 140.

ACCEPTED BY:

NATIONAL EDUCATIONAL ALUMNI TRUST

By: _____
Dr. Gordon A Taylor, Chairperson

Date: 12/15/02

AMERICAN INSURANCE ADMINISTRATORS, INC.

By: _____
Philip J. Super, President & COO

Date: 12/17/02

ADDENDUM X



This Addendum is attached and made a part of the Administrative and Endorsement Agreement between American Insurance Administrators, Inc. and the NEATrust dated January 1, 1994.

AUTO AND HOME INSURANCE (AlumniAuto_{SM})

To obtain information on royalty fee arrangements, please contact Hillary Rumburg at American Insurance Administrators Inc. by calling (800) 486-8501 ext. 140.

ACCEPTED BY:

NATIONAL EDUCATIONAL ALUMNI TRUST

By: _____
Dr. Gordon A Taylor, Chairperson

Date: 6/15/02

AMERICAN INSURANCE ADMINISTRATORS, INC.

By: _____
Philip J. Super, President & COO

Date: 6/15/02

ADDENDUM XI



This Addendum is attached and made a part of the Administrative and Endorsement Agreement between American Insurance Administrators, Inc. and the NEATrust dated January 1, 1994.

THE ALUMNI TRAVEL INSURANCE PROGRAM_{SM}

To obtain information on royalty fee arrangements, please contact Hillary Rumburg at American Insurance Administrators Inc. by calling (800) 486-8501 ext. 140.

ACCEPTED BY:

NATIONAL EDUCATIONAL ALUMNI TRUST

By: _____

Dr. Jeffery Mills, Chairperson

Date: 7/1/03

AMERICAN INSURANCE ADMINISTRATORS, INC.

By: _____

Philip J. Super, President & COO

Date: 7/29/03

ADDENDUM XII



This Addendum is attached and made a part of the Administrative and Endorsement Agreement between American Insurance Administrators, Inc. and the NEATrust dated January 1, 1994.

THE ALUMNI LOAN CONSOLIDATION PROGRAM

To obtain information on royalty fee arrangements, please contact Hillary Rumburg at American Insurance Administrators Inc. by calling (800) 486-8501 ext. 140.

ACCEPTED BY:

NATIONAL EDUCATIONAL ALUMNI TRUST

By: _____
Dr. Jeffery Mills, Chairperson

Date: 7/1/03

AMERICAN INSURANCE ADMINISTRATORS, INC.

By: _____
Philip J. Super, President & COO

Date: 7/29/03

ADDENDUM XIII



This Addendum is attached and made a part of the Administrative and Endorsement Agreement between American Insurance Administrators, Inc. and the NEATrust dated January 1, 1994.

ALUMNIANNUITY

To obtain information on royalty fee arrangements, please contact Hillary Rumburg at American Insurance Administrators Inc. by calling (800) 486-8501 ext. 140.

ACCEPTED BY:

NATIONAL EDUCATIONAL ALUMNI TRUST

By: _____
Dr. Jeffery Mills, Chairperson

Date: 7/1/03

AMERICAN INSURANCE ADMINISTRATORS, INC.

By: _____
Philip J. Super, President & COO

Date: 7/29/03

ADDENDUM XVI



This Addendum is attached and made a part of the Administrative and Endorsement Agreement between American Insurance Administrators, Inc. and the NEATrust dated January 1, 1994.

Alumni ID•Recovery

To obtain information on royalty fee arrangements, please contact Hillary Rumburg at American Insurance Administrators Inc. by calling (800) 486-8501 ext. 140.

NATIONAL EDUCATIONAL ALUMNI TRUST

By: _____
Bill Dean, Chair of Executive Committee

Dated: 6/15/2004

AMERICAN INSURANCE ADMINISTRATORS, INC.

By: _____
Philip J. Super, AIA President & COO

Dated: 6/17/2004

ADDENDUM XVII

This Addendum is attached and made a part of the Administrative and Endorsement Agreement between American Insurance Administrators, Inc. and the NEATrust dated January 1, 1994.

AlumniLTC® (Long Term Care Associates)

To obtain information on royalty fee arrangements, please contact Hillary Rumburg at American Insurance Administrators Inc. by calling (800) 486-8501 ext. 140.

NATIONAL EDUCATIONAL ALUMNI TRUST

By: William Dean
Dr. William Dean, Chairperson

Date: 12-12-04

AMERICAN INSURANCE ADMINISTRATORS, INC.

By: Philip J. Super
Philip J. Super, President & COO

Date: 12-12-04

ADDENDUM XVIII

This Addendum is attached and made a part of the Administrative and Endorsement Agreement between American Insurance Administrators, Inc. and the NEATrust dated January 1, 1994.

ALUMNI DISABILITY INCOME PLAN

To obtain information on royalty fee arrangements, please contact Hillary Rumburg at American Insurance Administrators Inc. by calling (800) 486-8501 ext. 140.

NATIONAL EDUCATIONAL ALUMNI TRUST

By: William Dean
Dr. William Dean, Chairperson

Date: 12-12-04

AMERICAN INSURANCE ADMINISTRATORS, INC.

By: Philip J. Super
Philip J. Super, President & COO

Date: 12-12-04

ADDENDUM XIX

This Addendum is attached and made a part of the Administrative and Endorsement Agreement between American Insurance Administrators, Inc. and the NEATrust dated January 1, 1994.

ALUMNIDENT®

To obtain information on royalty fee arrangements, please contact Hillary Rumburg at American Insurance Administrators Inc. by calling (800) 486-8501 ext. 140.

NATIONAL EDUCATIONAL ALUMNI TRUST

By: William Dean
Dr. William Dean, Chairperson

Date: 12-12-04

AMERICAN INSURANCE ADMINISTRATORS, INC.

By: Philip J. Super
Philip J. Super, President & COO

Date: 12-12-04