ADVISOR'S EDGE® VARIABLE ANNUITY

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MONUMENTAL LIFE INSURANCE COMPANY

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to the

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The following hereby replaces the corresponding paragraph in Section 3. INVESTMENT CHOICES, *Addition, Deletion or Substitution of Investments*:

Similarly, Monumental may, at its discretion, close a subaccount to new investment. Any subsequent premium payments or dollar cost averaging transactions into a closed subaccount will be re-allocated to the remaining available investment choices according to the investment allocation instructions you previously provided. Transfers and asset rebalancing transactions into a closed subaccount will not be processed and will cause the entire transfer or asset rebalancing transaction to fail. New instructions will be required in these instances.