



Cigna Health and Life Insurance Company

ENDORSEMENT NO. 13

In consideration of remitting a premium payment of \$14,569.33, it is hereby understood and agreed that:

- 1) The policy has been renewed for the policy period of January 1, 2025 through December 31, 2025.
- 2) The policy has been reviewed for the policy period of January 1, 2024 through December 31, 2024.
- 3) The existing policy is replaced with the attached.

Premium Summary:

Annual Premium	01/01/2025 - 12/31/2025	\$14,569.33
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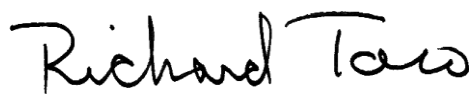
Total Premium Due	\$14,569.33
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Issued: December 11, 2024

Nothing herein shall vary, alter or extend any provision or condition of the policy other than as above stated.

Effective Date: January 1, 2025	Part of Policy No. 02897B
Issued to: TTEC Holdings, Inc.	


Anna Krishtul, Corporate Secretary


Registrar

Not valid unless countersigned by a duly authorized representative of Cigna Health and Life Insurance Company.

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