

GROUP POLICY AMENDMENT NO. 1

Attached to and made a part of Group Policy 642971-C issued to
Yale University as Policyholder.

Effective January 1, 2016, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. Group Policy 642971-B is replaced by Group Policy 642971-C.
2. The **Active Work Provisions** will not be construed to terminate insurance for any Member who was insured under Group Policy 642971-B as of December 31, 2015.
3. For purposes of the **Incontestability Provisions**, Group Policy 642971-C will be deemed to be in effect since January 1, 2006.

Any increase in amounts of coverage for a Member who is incapable of Active Work on December 31, 2015, will be deferred until the next day after the Member completes one full day of Active Work.

STANDARD INSURANCE COMPANY

By



Chairman, President and CEO



Corporate Secretary