GROUP POLICY AMENDMENT NO. 2

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

Effective as of the dates shown below, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

- 1. Effective July 13, 2016, Evidence Of Insurability is waived with respect to all Plan 2 (additional) Life Insurance amounts and Class 5 Plan 1 (basic) Life Insurance amounts in force on July 13, 2016, as shown in the Employer's records for Contributory Life amounts as of July 13, 2016, subject to the following:
 - a. All premiums for coverage have been paid to us.
 - b. The effective date of such coverage will be the date shown in the Employer's records.
 - c. Evidence Of Insurability will be required for you to become insured for any amount greater than the amount for which you are insured on July 13, 2016.
 - d. We will not waive the Evidence Of Insurability requirement if you previously submitted Evidence Of Insurability that was not approved by us under any group policy issued by us to the Policyholder.
 - e. All other terms and conditions of the Group Policy apply as written.
- 2. Effective August 10, 2016, the Becoming Insured portion of the **Coverage Features** is amended to provide that Evidence Of Insurability requirement e. is waived for John F. Callahan to become insured on August 10, 2016 for an amount of Plan 2 Life Insurance in excess of the Guarantee Issue Amount.

STANDARD INSURANCE COMPANY

By

Chairman, President and CEO

Corporate Secretary