

GROUP POLICY AMENDMENT NO. 5

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

Effective January 1, 2019, the Group Policy is amended as follows:

1. **Group Policy Amendment NO. 3** is amended to provide that the Active Work requirement does not apply on the effective date of the amendment, January 1, 2019, for Members who are enrolled but not **Actively At Work** on January 1, 2019. After January 1, 2019, these Members are not eligible for any increases in the Schedule of Insurance until meeting the Active Work requirement.
2. The amount of Plan 2 (additional) Life Insurance for Lulu Bland is 3 times your Annual Earnings on January 1, 2019.

All other terms and conditions of the Group Policy will apply as written.

STANDARD INSURANCE COMPANY

By



Chairman, President and CEO



Corporate Secretary