

## GROUP POLICY AMENDMENT NO. 1

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

Effective February 1, 2004 and subject to the **Active Work Provisions**, part B. Monthly Annuity Premium Benefit Amount of the **Monthly Annuity Premium Benefit** section is amended to read as follows:

### B. Monthly Annuity Premium Benefit Amount

The amount of the Monthly Annuity Premium Benefit will be:

If you are under the age of 35 on your date of Disability: 7.5% of your Predisability Earnings up to the bend point as determined by Yale University and published each July and 15% of your remaining Predisability Earnings.

If you are age 35 or older on your date of Disability: 10% of your Predisability Earnings up to the bend point as determined by Yale University and published each July and 17.5% of your remaining Predisability Earnings.


The Monthly Annuity Premium Benefit is not reduced by Deductible Income.

STANDARD INSURANCE COMPANY

By



President



Secretary