

## GROUP POLICY AMENDMENT NO. 12

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

Effective February 1, 2014, Part E. Grace Period And Termination For Nonpayment in the **Policyholder Provisions** section is amended to read as follows:

### E. Grace Period And Termination For Nonpayment

If a premium is not paid on or before its Premium Due Date, it may be paid during the following Grace Period of 60 days. The Group Policy or an Employer's coverage under the Group Policy will remain in force during the Grace Period.

If the premium is not paid during the Grace Period, the Group Policy will terminate automatically at the end of the Grace Period.

The Policyholder is liable for premium for coverage during the Grace Period. We may charge interest at the legal rate for any premium which is not paid during the Grace Period, beginning with the first day after the Grace Period.

STANDARD INSURANCE COMPANY

By



President



Corporate Secretary