

GROUP POLICY AMENDMENT NO. 13

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

Effective January 1, 2014, and subject to the **Active Work Provisions**, the Schedule Of Insurance portion of the **Coverage Features** is amended to provide the following Eligibility Waiting Period:

Eligibility Waiting Period:

You are eligible on one of the following dates:

If you are a Member on the Group Policy Effective Date, you are eligible on that date.

If you become a Member after the Group Policy Effective Date, you are eligible on the date you become a Member.

If your Predisability Earnings exceed \$12,500 after you become insured, you will be eligible for the Plan 2 LTD Benefit on the date your Predisability Earnings are more than \$12,500.

Eligibility Waiting Period means the period you must be a Member before you become eligible for insurance.

STANDARD INSURANCE COMPANY

By


President


Corporate Secretary