

GROUP POLICY AMENDMENT NO. 14

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

Effective January 1, 2009, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. Item 4. of Group Policy Amendment No. 5 never came into effect.
2. Group Policy Amendment No. 10 never came into effect.
3. The **Predisability Earnings** section is amended to read as follows:

PREDISABILITY EARNINGS

Your Predisability Earnings will be based on your earnings in effect on your last full day of Active Work. Any subsequent change in your earnings after that last full day of Active Work will not affect your Predisability Earnings.

Predisability Earnings means your monthly rate of earnings from your Employer, including:

1. Contributions you make through a salary reduction agreement with your Employer to:
 - a. An Internal Revenue Code (IRC) Section 401(k), 403(b), 408(k), 408(p), or 457 deferred compensation arrangement; or
 - b. An executive nonqualified deferred compensation arrangement.
2. With respect to medical school faculty, clinical bonuses averaged over the 12 calendar month period ending on the preceding December 31.
3. With respect to Classes 7 and 8 only, Incentive pay averaged over the preceding 36 months or over the period of your employment if less than 36 months.
4. Amounts contributed to your fringe benefits according to a salary reduction agreement under an IRC Section 125 plan.

Predisability Earnings does not include:

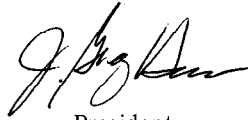
1. Bonuses, other than clinical bonuses paid to medical school faculty.
2. Commissions.
3. Overtime pay.
4. Shift differential pay.
5. Your Employer's contributions on your behalf to any deferred compensation arrangement or pension plan.
6. Any other extra compensation.

If you are paid on an annual contract basis, your monthly rate of earnings is one-twelfth (1/12th) of your annual contract salary.

If you are paid hourly, your monthly rate of earnings is based on your hourly pay rate multiplied by the number of hours you are regularly scheduled to work per month, but not more than 173 hours. If you do not have regular work hours, your monthly rate of earnings is based on the average number of hours you worked per month during the preceding 12 calendar months (or during your period of employment if less than 12 months), but not more than 173 hours.

STANDARD INSURANCE COMPANY

By



President



Corporate Secretary