

GROUP POLICY AMENDMENT NO. 3

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

Effective January 1, 2006, item 3. of **GROUP POLICY AMENDMENT NO. 2** is amended to read as follows:

The Premium Rate for long term disability (LTD) insurance will be .472% monthly per \$100 of LTD Benefit for Plan 1 and .649% monthly per \$100 of LTD Benefit for Plan 2. The Monthly Annuity Premium Benefit will be .545% monthly per \$100.00 of LTD Pension Contribution Benefit beginning January 1, 2006 and continuing until changed as provided in the Group Policy.

Any increase in your Maximum LTD Benefit on January 1, 2006, to an amount in excess of \$12,500 will be subject to the following Preexisting Condition exclusion:

This increase will not apply for a Disability caused or contributed to by a Preexisting Condition or medical or surgical treatment of a Preexisting Condition unless you meet both of the following requirements on the date you become Disabled:

- (1) You have been continuously insured under the Group Policy for at least 12 months after January 1, 2006; and
- (2) You have been Actively At Work for at least one full day after those 12 months of continuous insurance.

With respect to this increase only, the Preexisting Condition means a mental or physical condition, whether or not diagnosed or misdiagnosed, for which you have done or for which a reasonable prudent person would have done any of the following at any time during the 90-day period just before January 1, 2006:

- a. Consulted a physician or other licensed medical professional;
- b. Received medical treatment, services or advice;
- c. Undergone diagnostic procedures, including self-administered procedures;
- d. Taken prescribed drugs or medications;

Which, as a result of any medical examination, including routine examination, was discovered or suspected.

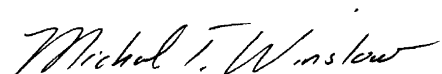
If your insurance ends before January 1, 2006, and you become insured again after January 1, 2006 and within 90 days after your insurance ends, the definition of Preexisting Condition will be based on the 90-day period just before the date you become insured again.

STANDARD INSURANCE COMPANY

By



President



Secretary