

GROUP POLICY AMENDMENT NO. 4

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**, the Exceptions To Deductible Income section is amended to read as follows:

EXCEPTIONS TO DEDUCTIBLE INCOME

Deductible Income does not include:

1. Any cost of living increase or general increase in any Deductible Income other than Work Earnings, if the increase becomes effective while you are Disabled and while you are eligible for the Deductible Income. (This exception does not apply to any increase resulting from a change in your condition or circumstances, or any reevaluation of your claim.)
2. Reimbursement for hospital, medical, or surgical expense.
3. Reasonable attorneys fees incurred in connection with a claim for Deductible Income.
4. Benefits from any individual disability insurance policy.
5. Early retirement benefits under the Federal Social Security Act which are not actually received.
6. Group credit or mortgage disability insurance benefits.
7. Accelerated death benefits or the Permanent Total Disability benefits paid under a life insurance policy.
8. Benefits from the following:
 - a. Profit sharing plan.
 - b. Thrift or savings plan.
 - c. Deferred compensation plan.
 - d. Plan under IRC Section 401(k), 408(k), 408(p), or 457.
 - e. Individual Retirement Account (IRA).
 - f. Tax Sheltered Annuity (TSA) under IRC Section 403(b).
 - g. Stock ownership plan.
 - h. Keogh (HR-10) plan.
9. The following amounts under your Employer's retirement plan:
 - a. A lump sum distribution of your entire interest in the plan.
 - b. Any amount which is attributable to your contributions to the plan.
 - c. Any amount you could have received upon termination of employment without being disabled or retired.

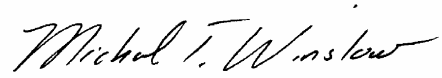
(PRIV_NO OTHR OFFST) LT.ED.CT.1X

STANDARD INSURANCE COMPANY

By

A handwritten signature in black ink, appearing to read "Eric S. Lau". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

President

A handwritten signature in black ink, appearing to read "Michael T. Winslow". The signature is cursive and somewhat stylized, with a prominent "M" and "W".

Secretary