

GROUP POLICY AMENDMENT NO. 6

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

Effective July 1, 2009, and subject to the **Active Work Provisions**, part B. Monthly Annuity Premium Benefit Amount of the **Monthly Annuity Premium Benefit** section is amended to read as follows:

B. Monthly Annuity Premium Benefit Amount

The amount of the Monthly Annuity Premium Benefit will be:

5% of your Predisability Earnings up to the Social Security Wage Base (University Core), plus 7.5% of your remaining Predisability Earnings (University Core), plus the amount of the employee contributions the Employer is required to match up to 5% of Predisability Earnings (University Match).

The Monthly Annuity Premium Benefit is not reduced by Deductible Income.

(LT.PC.OT.1X)

STANDARD INSURANCE COMPANY

By



President



Corporate Secretary