GROUP POLICY AMENDMENT NO. 7

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, the General Policy Information portion of the Coverage Features is amended to provide the following Class Definition:

Class Definition:

Class 1: Faculty Members, other than Medical School Faculty Members, working at least 50% of their professional time who participate in the Yale University Retirement Account Plan as determined by the Employer

Class 2: Active Exempt Members who are Actively at Work a minimum of 20 hours per week and who participate in the Yale University Retirement Account Plan as determined by the Employer

Class 3: Faculty Members, other than Medical School Faculty Members, working at least 50% of their professional time who do not participate in the Yale University Retirement Account Plan as determined by the Employer

Class 4: Exempt Members who are Actively at Work a minimum of 20 hours per week and who do not participate in the Yale University Retirement Account Plan as determined by the Employer and Police Officers represented by the Yale Police Benevolent Association

Class 5: Faculty Members working at least 20% of their professional time who participate in the phased retirement program

Class 6: Non-exempt Members who are Actively at Work a minimum of 20 hours per week and who are not represented by the Yale Police Benevolent Association

Class 7: Medical School Faculty Members working at least 50% of their professional time who participate in the Yale University Retirement Account Plan as determined by the Employer

Class 8: Medical School Faculty Members working at least 50% of their professional time who do not participate in the Yale University Retirement Account Plan as determined by the Employer

STANDARD INSURANCE COMPANY

By

[Signatures]

President

Corporate Secretary