GROUP POLICY AMENDMENT NO. 16

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

Effective January 1, 2016, and subject to the Active Work Provisions, the Schedule Of Insurance portion of the Coverage Features is amended to provide the following Eligibility Waiting Period for persons who become Members on or after January 1, 2016:

Eligibility Waiting Period: You are eligible on the first day of the calendar month coinciding with or next following the date you become a Member.

If your Predisability Earnings exceed $12,500 after you become insured, you will be eligible for the Plan 2 LTD Benefit on the date your Predisability Earnings are more than $12,500.

Eligibility Waiting Period means the period you must be a Member before you become eligible for insurance.

STANDARD INSURANCE COMPANY

By

[Signatures: Chairman, President and CEO, Corporate Secretary]