

## GROUP POLICY AMENDMENT NO. 1

Attached to and made a part of Group Policy 643908-A issued to  
Gallaudet University as Policyholder.

Effective December 1, 2010, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. The Schedule Of Insurance portion of the **Coverage Features** has been amended to provide the following LTD Benefit for Class 2:

LTD Benefit:	60% of the first \$25,000 of your Predisability Earnings, reduced by Deductible Income.
Maximum:	\$15,000 before reduction by Deductible Income.
Minimum:	\$100

2. The **Deductible Income** section is amended by the addition of the following:

12. Any disability or retirement benefits you receive or are eligible to receive under your Employer's retirement plan, including a public employee retirement system, a state teacher retirement system, and a plan arranged and maintained by a union or employee association for the benefit of its members. You and your Employer's contributions will be considered as distributed simultaneously throughout your lifetime, regardless of how funds are distributed from the retirement plan.

If any of these plans has two or more payment options, the option which comes closest to providing you a monthly income for life with no survivors benefit will be Deductible Income, even if you choose a different option.

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3. Part C. item 4 Changes in Premium Rates of the **Policyholder Provisions** section is amended to read as follows:


4. We and the Policyholder or the Employer mutually agree to change Premium Rates.

Except as provided above, Premium Rates will not be changed during the Initial Rate Guarantee Period shown in **Coverage Features**. Thereafter, except as provided above, we may change Premium Rates upon 120 days advance written notice to the Policyholder. Any such change in Premium Rates may be made effective on any Premium Due Date, but no such change will be made more than once in any contract year. Contract years are successive 12 month periods computed from the end of the Initial Rate Guarantee Period.

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STANDARD INSURANCE COMPANY

By

  
President

  
Corporate Secretary