

GROUP POLICY AMENDMENT NO. 1

Attached to and made a part of Group Policy 642967-C issued to
State of Georgia as Policyholder.

Effective January 1, 2014, the Group Policy is amended as follows:

1. Group Policy 642967-C replaces Group Policy 642967-A (the Prior Plan).
2. The Policyholder's application for coverage under the Prior Plan will be deemed to constitute the Policyholder's application for coverage under Group Policy 642967-C.
3. The **Active Work Provisions** will not be construed to terminate insurance for any Member who was insured under the Prior Plan as of December 31, 2013. However, the provisions of Group Policy 642967-C will not apply to a period of continuous Disability which began prior to January 1, 2014, even if the Member is in a period of Temporary Recovery on December 31, 2013.
4. For purposes of the **Incontestability Provisions**, Group Policy 642967-C will be deemed to be in effect since July 1, 2004.
5. The Experience Rating Refund Agreement issued in connection with the Prior Plan will remain in effect under Group Policy 642967-C.

Any increase in amounts of coverage for a Member who is incapable of Active Work on December 31, 2013 will be deferred until the next day after the Member completes one full day of Active Work.

STANDARD INSURANCE COMPANY

By



President



Corporate Secretary