

GROUP POLICY AMENDMENT NO. 1

Attached to and made a part of Group Policy 168759-A issued to
Harmony Public Schools as Policyholder.

Effective January 1, 2022, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. The parts of the Premium Rates And Renewals portion of the **Coverage Features** which read as follows:

Age of Member as
Of last April 1

are amended to read as follows:

Age of Member as
Of last January 1

2. The Premium Rates And Renewals portion of the **Coverage Features** is amended to provide the following Notice of Rate Change:

Notice of Rate Change: 120 days

3. Item 2. Decreases of part C. Changes In Life Insurance in the **Life Insurance** section is amended to read as follows:

2. Decreases

A decrease in your Life Insurance because of a change in your age becomes effective on the January 1 coinciding with or next following the date of the change.

A decrease in your Life Insurance because of a change in your classification or Annual Earnings becomes effective on the first day of the calendar month coinciding with or next following the date of the change.

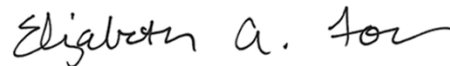
Any other decrease in your Life Insurance becomes effective on the first day of the calendar month coinciding with or next following the date the Policyholder or your Employer receives your written request for the decrease.

STANDARD INSURANCE COMPANY

By



President and CEO



Corporate Secretary