

period of Disability when you are not under the ongoing care of a Physician in the appropriate specialty as determined by us.

B. Return To Work Responsibility

During the Own Occupation Period no LTD Benefits will be paid for any period of Disability when you are able to work in your Own Occupation and able to earn at least 20% of your Indexed Predisability Earnings, but you elect not to work.

During the Any Occupation Period, no LTD Benefits will be paid for any period of Disability when you are able to work in Any Occupation and able to earn at least 20% of your Indexed Predisability Earnings, but elect not to work.

C. Rehabilitation Program

No LTD Benefits will be paid for any period of Disability when you are not participating in good faith in a plan, program or course of medical treatment or vocational training or education approved by us unless your Disability prevents you from participating.

D. Foreign Residency

Payment of LTD Benefits is limited to 12 months for each period of continuous Disability while you reside outside of the United States or Canada.

E. Imprisonment

No LTD Benefits will be paid for any period of Disability when you are confined for any reason in a penal or correctional institution.

F. Preexisting Condition:

Payment for your LTD Benefit will be limited as shown in the Schedule Of Insurance portion of the **Coverage Features** if your Disability is caused or contributed to by a Preexisting Condition or medical or surgical treatment of a Preexisting Condition unless, on the date you become Disabled you have been continuously insured under the Group Policy for 12 months.

With respect to an Insurance Increase, you are not covered for the Insurance Increase if your Disability is caused or contributed to by a Preexisting Condition, unless, on the date you become Disabled you have been continuously insured for the Insurance Increase for 12 months.

G. Occupational Benefits

No LTD Benefits will be paid for any period when you are eligible to receive benefits under a worker's compensation law or similar law. If your claim for these benefits is accepted, compromised or settled (whether disputed or undisputed), you must repay us for the full amount of any payments we make to you while your claim for occupational benefits is pending. Note: This insurance does not cover you for any occupational Disability.

[(CHOICE) LT.LM.TX.1x]

4. The monthly Premium Rate for long term disability (LTD) insurance Options 1 through Option 6 will be as follows beginning September 1, 2022 and continuing until changed as provided in the Group Policy.

Premium Rate:

Each Member's rate is based on the Benefit Waiting Period option selected by the Member.

Benefit Waiting Period Option: Monthly rate per \$100 of LTD Benefit, before
reduction by Deductible Income:

Option 1:	\$4.360
Option 2:	\$3.850
Option 3:	\$3.260
Option 4:	\$2.120
Option 5:	\$1.830
Option 6:	\$1.340

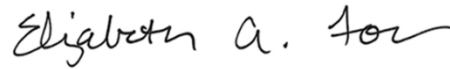
This rate supersedes the premium rate effective September 1, 2022 shown in the letter for the September 1, 2022 renewal.

STANDARD INSURANCE COMPANY

By



President and CEO



Corporate Secretary