

## GROUP POLICY AMENDMENT NO. 1

Attached to and made a part of Group Policy 158172-E issued to  
Northern Counties Health Care, Inc. as Policyholder.

Effective January 1, 2024, the Group Policy is amended as follows:

1. Group Policy 158172-E replaces Group Policy 158172-A.
2. The **Active Work Provisions** will not be construed to terminate insurance for any Member who was insured under Group Policy 158172-A as of December 31, 2023.
3. For purposes of the **Incontestability Provisions**, Group Policy 158172-E will be deemed to be in effect since April 1, 2014.

Any increase in amounts of coverage for a Member who is incapable of Active Work on December 31, 2023 will be deferred until the next day after the Member completes one full day of Active Work.

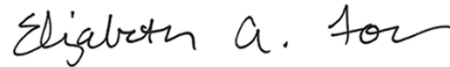
This amendment is presented with the Group Policy.

STANDARD INSURANCE COMPANY

By



President and CEO



Corporate Secretary