

GROUP POLICY AMENDMENT NO. 3

Attached to and made a part of Group Policy 630751-A issued to
The University of Mississippi as Policyholder.

Effective January 1, 2008, and subject to the **Active Work Provisions**, the Schedule of Insurance portion of the **Coverage Features** is amended to provide the following:

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|--------------|---|
| LTD Benefit: | 60% of the first \$8,333 of your Predisability Earnings, reduced by Deductible Income. |
| Maximum: | \$5,000 before reduction by Deductible Income. |
| Minimum: | \$100 or 10% of your LTD Benefit before reduction by Deductible Income, whichever is greater. |

Any increase in your Maximum LTD Benefit on January 1, 2008 to an amount in excess of \$4,000 will be subject to the following Preexisting Condition exclusion:

This increase will not apply for a Disability caused or contributed to by a Preexisting Condition or medical or surgical treatment of a Preexisting Condition unless you meet both of the following requirements on the date you become Disabled:

- (1) You have been continuously insured under the Group Policy for at least 24 months after January 1, 2008; and
- (2) You have been Actively At Work for at least one full day after those 24 months of continuous insurance.

With respect to this increase only, Preexisting Condition means a mental or physical condition for which you have done any of the following at any time during the 180 day period just before January 1, 2008:

- a. Consulted a Physician.
- b. Received medical treatment or services.
- c. Taken prescribed drugs or medications.

If your insurance ends before January 1, 2008 and you become insured again after January 1, 2008 and within 90 days after your insurance ends, the definition of Preexisting Condition will be based on the 180 day period just before the date you become insured again.

STANDARD INSURANCE COMPANY

By



President



Secretary