

GROUP POLICY AMENDMENT

Attached to and made a part of Group Policy 134715-A issued to
The Pennsylvania State University as Policyholder

Effective April 1, 2006, the Group Policy has been amended by the following change(s) to the **group insurance certificate**:

1. Cover Page, GROUP LONG TERM DISABILITY INSURANCE CERTIFICATE, has been amended to delete the following:

People. Not just policies.®

2. PART 8: DEFINITIONS, (C) Other Benefits, item (2) has been amended to read as follows:

- (2) benefit amounts that are payable for disability under:
 - a. Pennsylvania State Employees' Retirement System (SERS); or
 - b. Public School Employees' Retirement System (PSERS); or
 - c. Any other disability benefits offered under any other retirement plans by The Pennsylvania State University.

3. PART 8: DEFINITIONS, Monthly Wage Base has been amended to read as follows:

Monthly Wage Base

...is 1/12th of your basic annual wage payable by your Employer at the start of a term of continuous Disability. The basic annual wage excludes overtime pay, bonuses, and any other types of extra compensation. (If your basic annual wage consists of other than 12 monthly payments, your Monthly Wage Base will be 1/12th of the total annual amount of such payments).

Basic annual wage includes:

- (1) contributions you make through a salary reduction agreement with your Employer to:
 - (a) an Internal Revenue Code (IRC) Section 401(k), 403(b), 408(k), 408(p) or 457 deferred compensation arrangement; or
 - (b) an executive nonqualified deferred compensation arrangement; and
- (2) amounts contributed to your fringe benefits according to a salary reduction agreement under an IRC Section 125 plan.

Your basic annual wage does not include your Employer's contributions on your behalf to any deferred compensation arrangement or pension plan.

If you were incapable of Active Work on March 31, 2006, the above change(es) will not apply to you until the day after you have completed 5 full consecutive days of Active Work.

Please attach this amendment to your certificate of insurance.

STANDARD INSURANCE COMPANY