GROUP POLICY AMENDMENT NO. 4

Attached to and made a part of Group Policy 399101-H issued to University of Colorado as Policyholder.

Effective July 1, 2012, item B. Definition Of Partial Disability in the Definition Of Disability section is amended to read:

B. Definition Of Partial Disability

You are Partially Disabled if you are working for your Employer but, as a result of Sickness, Injury or Pregnancy, are unable to earn more than the Partial Disability Income Percentage shown in the Coverage Features.

You will no longer be Disabled when your Work Earnings exceed the Work Earnings Limit.

The Work Earnings Limit is shown in the Coverage Features.

STANDARD INSURANCE COMPANY

By

[Signatures]

President

Corporate Secretary

09/23/2014