

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

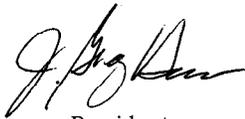
You are Partially Disabled if you are working for your Employer but, as a result of Sickness, Injury or Pregnancy, are unable to earn more than the Partial Disability Income Percentage shown in the **Coverage Features**.

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



President



Corporate Secretary