

3. The Plan 1 Life Insurance and AD&D Insurance premium rates will be as follows, beginning January 1, 2015 and continuing until changed as provided in the Group Policy:

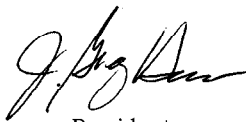
Plan 1 Life Insurance: \$0.134 monthly* per \$1,000 of Life Insurance

AD&D Insurance: \$0.022 monthly* per \$1,000 of AD&D Insurance

* All rates are expressed as monthly rates. If the monthly option for premium rates was elected prior to January 1, 2011, your Employer may continue to pay premiums monthly as shown. All other Employers will pay premium rates annually (12 times the monthly premium rate).

STANDARD INSURANCE COMPANY

By



President



Corporate Secretary