

### GROUP POLICY AMENDMENT NO. 3

Attached to and made a part of Group Policy 645708-C issued to  
Nebraska Bankers Association Voluntary Employee Benefit Association  
as Policyholder.

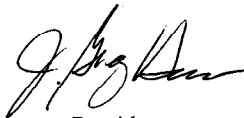
Effective June 1, 2013, the **Survivors Benefit** section is amended to read:

If you die while LTD Benefits are payable, and on the date you die you have been continuously Disabled for at least 180 days, we will pay a Survivors Benefit according to 1 through 4 below.


1. The Survivors Benefit is a lump sum equal to 3 times your LTD Benefit without reduction by Deductible Income.
2. The Survivors Benefit will first be applied to reduce any overpayment of your claim.
3. The Survivors Benefit will be paid at our option to any one or more of the following:
  - a. Your surviving spouse;
  - b. Your surviving unmarried children, including adopted children, under age 26;
  - c. Your surviving spouse's unmarried children, including adopted children, under age 26; or
  - d. Any person providing the care and support of any person listed in a., b., or c. above.
4. No Survivors Benefit will be paid if you are not survived by any person listed in a., b., or c. above.

STANDARD INSURANCE COMPANY

By



President



Corporate Secretary