

GROUP POLICY AMENDMENT NO. 1

Attached to and made a part of Group Policy 152291-B issued to Northwestern University Postdoctoral Fellow Benefit Program as Policyholder.

Effective January 1, 2011, item C. of the **Disabilities Excluded From Coverage** section is amended to read as follows:

C. Preexisting Condition

1. Definition

Preexisting Condition means a mental or physical condition whether or not diagnosed or misdiagnosed:

- a. For which you have done or for which a reasonably prudent person would have done any of the following:
 - i. Consulted a physician or other licensed medical professional;
 - ii. Received medical treatment, services or advice;
 - iii. Undergone diagnostic procedures, including self-administered procedures;
 - iv. Taken prescribed drugs or medications;
- b. Which, as a result of any medical examination, including routine examination, was discovered or suspected;

at any time during the 90-day period just before your insurance becomes effective.

2. Exclusion

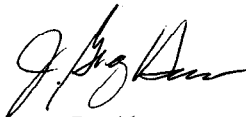
You are not covered for a Disability caused by a Preexisting Condition or medical or surgical treatment of a Preexisting Condition unless, on the date you become Disabled, you:

- a. Have been continuously insured under the Group Policy for 12 months; and
- b. Have been Actively At Work for at least one full day after the end of that 12 months.

[(WITH PRUDNT) LT.XD.IL.1]

STANDARD INSURANCE COMPANY

By



President



Corporate Secretary