

GROUP POLICY AMENDMENT NO. 5

Attached to and made a part of Group Policy 138056-A issued to
The President and Trustees of Hampden-Sydney College as Policyholder

Effective November 1, 2014, the Group Policy is amended by the following change(s) to the **group insurance certificate**:

PART 9: DEFINITIONS, Total Disability Or Totally Disabled is amended to read as follows:

Total Disability Or Totally Disabled

...is being unable due to sickness, bodily injury or pregnancy to perform any occupation for which you are reasonably suited by education, training or experience; or you are receiving disability benefits under a group long term disability policy issued by us to the Policyholder or your Employer.

If you were incapable of Active Work on October 31, 2014, the above change(s) will not apply to you until the day after you have completed 5 full consecutive days of Active Work.

STANDARD INSURANCE COMPANY

By



Chairman, President and CEO



Corporate Secretary