

GROUP POLICY AMENDMENT NO. 1

Attached to and made a part of Group Policy 343646-F issued to
City of Vancouver as Policyholder.

Effective January 1, 2008, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. The General Policy Information portion of the **Coverage Features** is amended to provide the following:

Class Definition: Class 1: Members other than M series

Class 2: M5 and M6 Members

Class 3: M3 and M4 Members

Class 4: M1 and M2 Members

2. The Schedule of Insurance portion of the **Coverage Features** is amended to provide the following:

LTD Benefit: Class 1: 66 2/3% of the first \$6,000 of your Predisability Earnings, reduced by Deductible Income.

Class 2: 66 2/3% of the first \$7,500 of your Predisability Earnings, reduced by Deductible Income.

Class 3: 66 2/3% of the first \$9,000 of your Predisability Earnings, reduced by Deductible Income.

Class 4: 66 2/3% of the first \$10,500 of your Predisability Earnings, reduced by Deductible Income.

Maximum: Class 1: \$4,000 before reduction by Deductible Income

Class 2: \$5,000 before reduction by Deductible Income

Class 3: \$6,000 before reduction by Deductible Income.

Class 4: \$7,000 before reduction by Deductible Income.

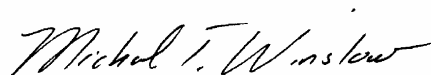
Minimum: \$100 or 10% of your LTD Benefit before reduction by Deductible Income, whichever is greater.

STANDARD INSURANCE COMPANY

By



President



Secretary