

## GROUP POLICY AMENDMENT NO. 2

Attached to and made a part of Group Policy 430449-A issued to  
Hartwick College as Policyholder.

Effective November 1, 2010, the Group Policy is amended by the following change(s) to the **group insurance policy**:


The GROUP POLICY ANNIVERSARY DATE as shown on the Group Long Term Disability Policy Cover Page is amended to read as follows:

1. GROUP POLICY ANNIVERSARY DATE: Each future January 1
2. The renewal date of the Group Policy following November 1, 2009 will be January 1, 2012, and renewal dates thereafter will occur on January 1.

THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK

By

  
President

  
Secretary