

GROUP POLICY AMENDMENT

To Employees of Group Policy 430449-A issued to
Hartwick College as Policyholder

Effective January 1, 2007, the Group Policy has been amended by the following change(s) to the **group insurance certificate**:

1. PART 1: LONG TERM DISABILITY INSURANCE AT A GLANCE, BENEFITS, Benefit Types and Amounts, (B) The Monthly Annuity Premium Benefit has been amended to read as follows:

(B) The Monthly Annuity Premium Benefit

...is equal to a percentage of your Monthly Wage Base determined by your classification as shown below:

Class 1:

The Monthly Annuity Premium Benefit is equal to 10% of your Monthly Wage Base.

Class 2:

The Monthly Annuity Premium Benefit is determined below based on your years of service:

| Years of Service: | Monthly Annuity Premium Benefit As a Percentage of your Monthly Wage Base |
|----------------------------------|---|
| At least 3 but less than 4 years | 6% of your Monthly Wage Base |
| At least 4 but less than 5 years | 7% of your Monthly Wage Base |
| At least 5 but less than 6 years | 8% of your Monthly Wage Base |
| At least 6 but less than 7 years | 9% of your Monthly Wage Base |
| At least 7 years | 10% of your Monthly Wage Base |

and will be credited as explained under (B) "Types of Benefits" in PART 3: DISABILITY BENEFITS.

The Monthly Annuity Premium Benefit may be adjusted by the Annual Benefit Adjustment.

As your years of service increase(s) during Disability, the Monthly Annuity Premium Benefit will be adjusted to conform to the above schedule. The adjustment will take effect on the first day of the month that falls on or next follows the date of such change.

The United States Internal Revenue Code limits contributions for you under your Employer's retirement plan. Standard can pay the Monthly Annuity Premium Benefit only to the extent of those limits.

2. PART 3: DISABILITY BENEFITS, TYPES OF BENEFITS, (B) The Monthly Annuity Premium Benefit and the Payment of the Monthly Annuity Premium Benefit has been amended to read as follows:

(B) The Monthly Annuity Premium Benefit

The amount of the Monthly Annuity Premium Benefit is determined as shown in PART 1: LONG TERM DISABILITY INSURANCE AT A GLANCE.

This benefit will be payable for you if, on the date of your Disability you were participating in your Employer's retirement plan.

The Monthly Annuity Premium Benefit will cease to be paid if you elect to receive, at any time during your Disability, all of the benefit payable from your Employer's retirement plan under any option available.

The Monthly Annuity Premium Benefit does not apply to Teachers Insurance and Annuity Associate of America - College Retirement Equities Fund (TIAA-CREF) Supplemental Retirement Annuities (SRAs) or to premiums paid to them.

If your Monthly Earnings While Disabled are 20% or less of your Increasing Monthly Wage Base, no change will be made to the amount of the Monthly Annuity Premium Benefit.

If your Monthly Earnings While Disabled are more than 20% of your Increasing Monthly Wage Base after the Elimination Period, a Work Transition Period will be provided. During the Work Transition Period, no change will be made to the Monthly Annuity Premium Benefit as shown in PART 1: LONG TERM DISABILITY INSURANCE AT A GLANCE. The Work Transition Period will begin the first month that your Monthly Earnings While Disabled are more than 20% of your Increasing Monthly Wage Base and will end after 12 consecutive months. In no event will the Work Transition Period exceed the first 12 months of benefits for you.

After the Work Transition Period, a percentage of the Monthly Annuity Premium Benefit is payable. The percentage is obtained by dividing Lost Income by the Increasing Monthly Wage Base. That percentage is then applied as the multiplier to the amount of the Monthly Annuity Premium Benefit. As any changes occur in your Monthly Earnings While Disabled, Increasing Monthly Wage Base, or Monthly Annuity Premium Benefit, the amount of benefits payable by Standard on or after the date of the change will be adjusted to reflect the change.

Payment of the Monthly Annuity Premium Benefit

You must be Disabled and eligible to receive a Monthly Income Benefit in order for the Monthly Annuity Premium Benefit to be payable.

The Monthly Annuity Premium Benefit is not payable directly to you. The Monthly Annuity Premium Benefit will be paid as a premium remitted on your behalf under the terms of your Employer's retirement plan.

The first benefit will be paid as of the first day of the month after the end of the Elimination Period shown in PART 1: LONG TERM DISABILITY INSURANCE AT A GLANCE, and as of the first day of each month thereafter to the Plan Administrator of your Employer's retirement plan for contributions made on your behalf to such retirement plan. Such payment will discharge Standard's obligation for that payment.

Except, if under the terms of the Employer's retirement plan you elect to participate in the TIAA-CREF option, this benefit or any portion thereof may be paid to a TIAA Retirement Annuity Contract and/or a CREF Retirement Unit-Annuity Certificate for you.

Any payment made will be divided according to any option available at the time the payment is made.

payment will be made before the date your application is approved for the contract or certificate unless you already own such a contract or certificate. Except, if during a term of Disability you elect a benefit from such TIAA or CREF annuity, Standard will not accept an application for another contract or certificate. Payment is subject to Standard's right to receive proof of continued Disability. The Monthly Annuity Premium Benefit may be applied to reduce any overpayment of your claim.

If you were incapable of Active Work on December 31, 2006, the above change(s) will not apply to you until the day after you have completed 5 full consecutive days of Active Work.

THE STANDARD LIFE INSURANCE COMPANY OF NEW YORK