GROUP POLICY AMENDMENT NO. 12

Attached to and made a part of Group Policy 638521-A issued to
School District of Indian River County as Policyholder.

Effective October 1, 2018, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. Group Policy 638521-A is replaced by Group Policy 638521-B.
2. The **Active Work Provisions** will not be construed to terminate insurance for any Member who was insured under Group Policy 638521-A as of September 30, 2018.
3. For purposes of the **Incontestability Provisions**, Group Policy 638521-B will be deemed to be in effect since October 1, 1999.

Any increase in amounts of coverage for a Member who is incapable of Active Work on September 30, 2018, will be deferred until the next day after the Member completes one full day of Active Work.

STANDARD INSURANCE COMPANY

By

Chairman, President and CEO

Corporate Secretary