GROUP POLICY AMENDMENT NO. 3

Attached to and made a part of Group Policy 754588-A issued to Western Michigan University as Policyholder.

Effective January 1, 2017, and subject to the **Active Work Provisions**, the Schedule of Insurance portion of the **Coverage Features** is amended to provide the following Additional 1 benefit for Retired Classes 11, 12, 13 and 14:

Additional 1 (Retired Classes):

Classes 11, 12, 13 and 14:	Age	Amount
	Under 51	\$50,000
	51 through 55	40,000
	56 through 60	30,000
	61 through 64	20,000
	65 through 69	13,000
	70 or over	2.000

STANDARD INSURANCE COMPANY

By

Chairman, President and CEO

Corporate Secretary