

GROUP POLICY AMENDMENT NO. 5

Attached to and made a part of Group Policy 750973-A issued to
City of Jacksonville as Policyholder.

Effective January 1, 2015, item 1. of part E. Amount Of Insurance in the **Waiver Of Premium** section, which reads as follows:


1. Insurance will be reduced or terminated according to the Group Policy provisions in effect on the day before you become Totally Disabled. Upon your retirement under the Employer's retirement program: (a) your Life Insurance Benefit will be reduced to the amount of insurance available to retirees [in your Class], as determined from the Schedule of Insurance and Reductions In Insurance portions of the **Coverage Features**; and (b) your Dependents Life Insurance, if any, will end.

is amended to read as follows:

1. Insurance will be reduced or terminated according to the Group Policy provisions in effect on the day before you become Totally Disabled.

STANDARD INSURANCE COMPANY

By


President


Corporate Secretary