GROUP POLICY AMENDMENT NO. 1

Attached to and made a part of Group Policy 645766-B issued to
City of Carrollton as Policyholder.

Effective January 1, 2010, and subject to the **Active Work Provisions**, the Schedule Of Insurance portion of the **Coverage Features** is amended to provide the following Dependents Life Insurance Benefit:

Dependents Life Insurance Benefit:

If you are insured under Plan 2 Life Insurance, you may elect insurance for your Dependents under Dependents Life Insurance.

For your Spouse: You may apply for Dependents Life Insurance for your Spouse in multiples of $10,000 from $10,000 to $100,000.

The amount of Dependents Life Insurance for your Spouse may not exceed 50% of the amount of your Plan 2 Life Insurance.

For your Child: $5,000

The amount of Dependents Life Insurance for your Child may not exceed 100% of the amount of your Life Insurance.

STANDARD INSURANCE COMPANY

By

President

Corporate Secretary