GROUP POLICY AMENDMENT NO. 3

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

Effective January 1, 2015 and subject to the Active Work Provisions, the Schedule Of Insurance portion of the Coverage Features is amended to provide the following Plan 2 (additional) Life Insurance Benefit:

Life Insurance Benefit:

Plan 2 (additional): Your choice of one of the following options:

Option 1: 1 times your Annual Earnings, rounded to the next higher multiple of $1,000, if not already a multiple of $1,000. The maximum amount is $400,000.

Option 2: 2 times your Annual Earnings, rounded to the next higher multiple of $1,000 if not already a multiple of $1,000. The maximum amount is $400,000.

STANDARD INSURANCE COMPANY

By

Chairman, President and CEO

Corporate Secretary